

PATENT APPLICATION TRANSMITTAL LETTER

jc690 U.S. PTO

(Small Entity)

Docket No.

5371



TO THE ASSISTANT COMMISSIONER FOR PATENTS

09/29/00

Transmitted herewith for filing under 35 U.S.C. 111 and 37 C.F.R. 1.53 is the patent application of:

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For: CONTEXT-SENSITIVE PERSONAL SITES AND MEMBERSHIP CHANNELS

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Enclosed are:

Certificate of Mailing with Express Mail Mailing Label No.

27 (Figs. 1-26) sheets of drawings.

A certified copy of a application.

Declaration Signed. Unsigned.

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Information Disclosure Statement

Preliminary Amendment

Verified Statement(s) to Establish Small Entity Status Under 37 C.F.R. 1.9 and 1.27.

Other:

CLAIMS AS FILED

For	#Filed	#Allowed	#Extra	Rate	Fee
Total Claims	41	- 20 =	21	x \$9.00	\$189.00
Indep. Claims	8	- 3 =	5	x \$39.00	\$195.00
Multiple Dependent Claims (check if applicable)	<input type="checkbox"/>				\$0.00
				BASIC FEE	\$345.00
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cc:

VERIFIED STATEMENT (DECLARATION) CLAIMING SMALL ENTITY STATUS (37 CFR 1.9(f) AND 1.27 (e)) - SMALL BUSINESS CONCERN				Docket No. 5371
Serial No. Unknown	Filing Date September 29, 2000	Patent No. Unknown	Issue Date Unknown	
Applicant/ Jon RAMER et al. Patentee:				
Invention: CONTEXT-SENSITIVE PERSONAL SITES AND MEMBERSHIP CHANNELS				
<p>I hereby declare that I am:</p> <p><input type="checkbox"/> the owner of the small business concern identified below;</p> <p><input checked="" type="checkbox"/> an official of the small business concern empowered to act on behalf of the concern identified below;</p>				
NAME OF CONCERN: <u>SmartChannels.net</u>				
ADDRESS OF CONCERN: <u>1640 NW Mall Street, Issaquah, WA 98027</u>				
<p>I hereby declare that the above-identified small business concern qualifies as a small business concern as defined in 13 CFR 121.3-18, and reproduced in 37 CFR 1.9(d), for purposes of paying reduced fees under Section 41(a) and (b) of Title 35, United States Code, in that the number of employees of the concern, including those of its affiliates, does not exceed 500 persons. For purposes of this statement, (1) the number of employees of the business concern is the average over the previous fiscal year of the persons employed on a full-time, part-time or temporary basis during each of the pay periods of the fiscal year, and (2) concerns are affiliates of each other when either, directly or indirectly, one concern controls or has the power to control the other, or a third party or parties controls or has the power to control both.</p>				
<p>I hereby declare that rights under contract or law have been conveyed to and remain with the small business concern identified above with regard to the above identified invention described in:</p> <p><input checked="" type="checkbox"/> the specification filed herewith with title as listed above.</p> <p><input type="checkbox"/> the application identified above.</p> <p><input type="checkbox"/> the patent identified above.</p>				
<p>If the rights held by the above-identified small business concern are not exclusive, each individual, concern or organization having rights to the invention is listed on the next page and no rights to the invention are held by any person, other than the inventor, who could not qualify as an independent inventor under 37 CFR 1.9(c) or by any concern which would not qualify as a small business concern under 37 CFR 1.9(d) or a nonprofit organization under 37 CFR 1.9(e).</p>				

Each person, concern or organization to which I have assigned, granted, conveyed, or licensed or am under an obligation under contract or law to assign, grant, convey, or license any rights in the invention is listed below:

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Separate verified statements are required from each named person, concern or organization having rights to the invention according to their status as small entities. (37 CFR 1.27)

I acknowledge the duty to file, in this application or patent, notification of any change in status resulting in loss of entitlement to small entity status prior to paying, or at the time of paying, the earliest of the issue fee or any maintenance fee due after the date on which status as a small entity is no longer appropriate. (37 CFR 1.28(b))

I hereby declare that all statements made herein of my own knowledge are true and that all statements made on information and belief are believed to be true; and further that these statements were made with the knowledge that willful false statements and the like are made are punishable by fine or imprisonment, or both, under Section 1001 of Title 18 of the United States Code, and that such willful false statements may jeopardize the validity of the application, any patent issuing thereon, or any patent to which this verified statement is directed.

NAME OF PERSON SIGNING:

Jon Ramer

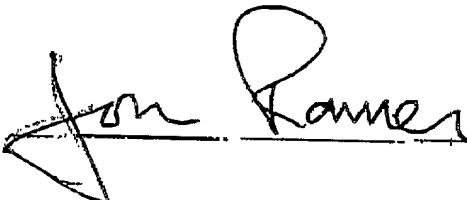
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DATE:

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1 **CONTEXT-SENSITIVE PERSONAL SITES AND MEMBERSHIP CHANNELS**

2 **REFERENCE TO RELATED APPLICATION**

3 The present application claims priority to U.S. provisional patent application Serial
4 No. 60/156,956, entitled "SmartChannels.Net™: Context-Sensitive Personal Sites and
5 Membership Channels," and filed September 30, 1999, which is incorporated herein by
6 reference as if fully set forth.

7 **FIELD OF THE INVENTION**

8 The present invention relates to an apparatus and method for implementing a
9 dynamic reconfigurable personal site for organizing, retrieving, and displaying content from a
10 network such as the Internet.

11 **BACKGROUND OF THE INVENTION**

12 Browser programs permit the retrieval and display of content from the Internet.
13 Browsers access web sites using Uniform Resource Locators (URLs) and display the
14 content in pages. In order to locate content, a user must know the URL identifying the
15 location of the content and enter it into the browser. Alternatively, a user can access an on-
16 line search engine to search for content on the Internet using key words. Search engines,
17 however, often retrieve much irrelevant content since information on the Internet is not
18 organized in a consistent or structured manner. Therefore, locating particular content on the
19 Internet can be a time-consuming and frustrating process. In addition, when content is
20 located at a particular web site, a user typically must manually access the web site each time
21 content from the site is desired. This process requires the user to remember or specify the
22 URLs for the various web sites and manually access them with the browser. The browser,
23 however, does not permit the user to organize the content or collection of URLs in any
24 manner.

25 Accordingly, a need exists for improvements in accessing, displaying, and organizing
26 content from the Internet or other type of network.

1 **SUMMARY OF THE INVENTION**

2 A method and apparatus consistent with the present invention organizes content in a
3 channel communicating over a network with content sites. The method and apparatus
4 include specifying a channel node having a network address, specifying sub-nodes each
5 selectively having a pointer to particular content, and selectively specifying pages associated
6 with the sub-nodes. The channel node is linked with the sub-nodes, and the pages are also
7 linked with the sub-nodes. A representation is displayed of the channel node, the sub-
8 nodes, and the linking of the nodes and the pages for use in navigating the channel.

9 A structure consistent with the present invention is used for electronically organizes
10 content in a channel communicating over a network with content sites. The structure
11 includes a channel node having a network address, sub-nodes each selectively having a
12 pointer to particular content, and pages associated with the sub-nodes. The structure
13 includes links between the channel node and the sub-nodes, and links between the pages
14 and the sub-nodes.

15 A context-sensitive personal sites and membership channel system consistent with
16 the present invention includes a personal-site application software that provides access to a
17 personal site. An identity and context server and database, operatively connected to the
18 personal-site application software, consolidates, indexes, standardizes, manages, and
19 distributes pages and data through the personal site. The site also includes structured and
20 unstructured data and application sources.

21 **BRIEF DESCRIPTION OF THE DRAWINGS**

22 The accompanying drawings are incorporated in and constitute a part of this
23 specification and, together with the drawings, explain the advantages and principles of the
24 invention. In the drawings,

25 FIG. 1 is a diagram illustrating a navigator accessing various channels and displaying
26 content using a browser;

27 FIG. 2 is a diagram illustrating a node structure for a channel;

1 FIG. 3 is a diagram of exemplary components of a machine for using the navigator;
2 FIG. 4 is a flow chart of an administration routine;
3 FIGS. 5a and 5b are a flow chart of a navigator routine;
4 FIG. 6 is a screen illustrating display of channel nodes for selection;
5 FIG. 7 is a screen illustrating node identifiers associated with the nodes for
6 selection; and

7 FIGS. 8-26 are diagrams of an exemplary database schema for implementing the
8 navigator and a channel.

9 **DETAILED DESCRIPTION**

10 Introduction

11 SmartChannels.Net™ ("SmartChannels") is a platform and tools for building a new
12 generation of computing and communication applications that bring together the worlds of
13 personal computers, legacy systems, and the Internet. The terms "SmartChannels.net" and
14 "SmartChannels" are trademarks of SmartChannels.net and are used only as labels for one
15 exemplary embodiment.

16 SmartChannels is page numbering for the Internet. SmartChannels provides
17 context-sensitive membership channels that are dynamically configured web-enabled
18 applications embracing and integrating the Internet and client/server models of computing.
19 These SmartChannels are facilities through which cooperating people and systems can
20 organize and coordinate the exchange of data and documents, and maintain a shared
21 context for collaboration and communication. This collaboration and communication is
22 accomplished by members (or subscribers) accessing a personal site that is connected to
23 SmartChannels Identity and Context management software.

24 Each SmartChannel is a self-contained system that unlocks internally and externally
25 stored content and functionality and provides subscribers with a single source for
26 personalized information and action. The content can be located at a variety of locations,
27 including, for example, on a local hard-drive, a company's internal file server, Intranet,

1 databases, third-party databases, Extranet, or Internet web sites. SmartChannels are
2 designed to deliver context-sensitive content to a subscriber's own secure personal site.
3 For example, a user can enter a channel sometimes as an employee and sometimes as a
4 parent. The personal site provides access to content relevant to a specific role or inquiry
5 initiated by the subscriber. Therefore, SmartChannels is an intelligent means of passage for
6 content and work to flow within the setting of a unifying purpose or identity.

7 SmartChannels is a new kind of web channel technology that makes the Internet
8 easier to use and more meaningful. SmartChannels offers a flexible, personalized, and
9 adaptive platform for enabling "trust relationships" with members and resources. The
10 underlying SmartChannels technology is subject matter independent, and therefore, has
11 broad commercial applicability.

12 The SmartChannels membership channels are structured into a number of sub-
13 systems. These sub-systems include: architecture, programming, networking, and platform
14 integration. A number of architectural models are discussed below, and in the architectural
15 overview in the related provisional application, to illustrate the sub-system structure of the
16 channels. The models describe the SmartChannels technology from seven vantage-points:
17 conceptual, logical, software application components, product platform, market
18 applications, physical architecture, and security architecture.

19 According to the logical architecture, SmartChannels is a pipe with two ends.
20 Assuring access to the systems that provide services, data, and applications to the
21 subscribers is addressed on the right-hand side of the pipe. Making all the content and
22 actions relevant and easier to use to the subscribers is addressed by the left-hand side of the
23 channel. SmartChannel manages the context of the content and the identity of the
24 subscriber to provide the content to the subscriber in a relevant and meaningful manner.

25 A SmartChannel can be sponsored by an entity such as a business, an institution, or
26 an organization. The entity sponsors the SmartChannel for its members, whether they are
27 employees, customers, or other affiliated members. Individual members have their own

1 personal site. This site may or may not include visitors. The individual members each have
2 a data double or a “virtual me” which is a name space on a server that is representative of
3 the member. The name space will have a user repository of data and information that
4 identifies the member. Each individual member may have multiple data doubles representing
5 the individual in a different manner (e.g., a business data double and a personnel life data
6 double).

7 The personal sites serve the individual members. The personal sites are unique,
8 personalized, customizable, and adaptable. These sites provide the individual members with
9 context-sensitive navigation and transactions. By managing the context and the subscriber's
10 identity (the data double), the personal site provides information that is relevant and of
11 interest to the subscriber from the network. When the subscriber accesses through the
12 personal site, the identity or data double virtually moves with the subscriber so that the
13 service providers provide targeted and relevant services and information based on the data
14 double. Using privacy preferences, the SmartChannel exchanges information from the
15 subscriber's data double with the service providers to provide more personalized content.
16 The subscriber's personal information can be distributed without making the information
17 personally identifiable to the subscriber. SmartChannel only shares the subscriber's
18 information to the extent the subscriber has an authorized SmartChannel. In this manner,
19 the SmartChannel provides enhanced browsing for the subscriber.

20 One manner in which the SmartChannel provides enhanced browsing is through the
21 selection navigator. The selection navigator is part of the adaptive framework. The
22 selection navigator provides a hierachal listing of a site's different areas with sections and
23 pages. This hierachal listing is a static approach, but, the selection navigator also provides
24 a dynamic approach. The subscriber can provide explicit search criteria, and utilizing
25 Structured Query Language (SQL), the selection navigator will dynamically assemble the
26 web pages corresponding to that criteria; for example, for the query “show me the products
27 that match my profile”, web pages corresponding to that criteria will be found and

1 assembled for easy browsing by the selection navigator. Grouped SQL criteria can be used
2 so that the selection navigator stores the criteria and updates the dynamically assembled
3 web pages corresponding to the criteria when new data appears. The selection navigator is
4 flexible and works in the back-end, or behind the scenes using back-end rules and logic.

5 The back-end services and rules permit matching to be done. One type of possible
6 matching is life-event matching. For example, if a member provides information about life
7 events such as a promotion, a marriage, or a pregnancy, SmartChannels can be triggered to
8 provide content suited to those events. For example, the SmartChannel might have a
9 relationship with a baby-food manufacturer, and might inform the baby-food manufacturer
10 that some of its members are having babies. In exchange for this information, the baby-food
11 manufacturer might provide discounts on baby food. The personal site of the pregnant
12 members would then say: "congratulations on your up-coming baby...here is some discount
13 on baby-food."

14 Therefore, SmartChannels acts as a intermediary between service providers, the
15 SmartChannel sponsor, and the members. The service provider may be a benefits
16 provider, such as healthcare or a 401(k) manager. SmartChannels provides assurance to
17 the member of security and privacy to the extent desired and permission-based access to
18 the members for the service provider. SmartChannels organizes and coordinates the
19 content provided by the service providers based on the information in the data double
20 provided by the members. The organized and coordinated content is presented through the
21 members personal site. The member specifies what level of information from the data
22 double to be released to the service providers. The greater level or more information
23 released, the better context and identity management provided.

24 Through the SmartChannels, the service providers can specifically make privacy
25 proposals to the members. For example, the baby-food manufacturer can propose free
26 one-month supply of diapers in exchange for the members actual identity and address. The
27 member can determine what information will be provided, what may be shared and with

1 what service providers it may be shared, how the information will be used, and whether the
2 data is to be used in an identifiable way. The member can delegate to SmartChannels
3 decisions about exactly how the member wants information shared and can tailor the
4 member preferences so that there is a web of trust around the web site. The SmartChannel
5 enables this customization of the member's personal site.

6 A SmartChannel can also facilitate exchange of information between service
7 providers or others. In particular, service providers can specify on their personal site how
8 to interact with them and order services from them. Therefore, anyone requesting services
9 from them can access the service provider's channel and obtain the necessary specifications
10 for ordering from the service provider. Those specifications can be set forth, for example,
11 in Extensible Markup Language (XML). An example of specifications for business-to-
12 business exchange of information is the Universal Description, Discovery and Integration
13 (UDDI) specifications, described in the following documents, which are incorporated herein
14 by reference: UDDI XML Structure Reference, UDDI Programmer's API Specification,
15 UDDI Executive White Paper, and UDDI Technical White Paper, all by Ariba, Inc.,
16 International Business Machines Corporation and Microsoft Corporation, September 6,
17 2000.

18 The channels can exist for a wide variety of domains. Examples include, but are not
19 limited to, the following categories: world; spirituality; education; play; money; health;
20 family; and work and career. A channel for each of these categories can be organized with
21 a node structure that, for example, further divides the category into sub-categories among
22 the sub-nodes. The content for the channels can be dynamically changed, as well as the
23 node structure for it. The domains can be sponsored or accessed by, for example,
24 individuals, groups, corporations, business entities, retail establishments, or any other entity.
25 Any combination of sponsors and channels (domains) can exist.

26 Channel Structure for Personal Site

1 FIG. 1 is a diagram illustrating a navigator accessing various channels and displaying
2 content using a browser for a personal site 10 to implement a SmartChannel. A navigator
3 14, implemented as a software program, operates essentially as a wrapper around a
4 browser 12. Navigator 14 uses browser 12 to implement various channels 16 to 20. Each
5 channel contains a collection of nodes and pages, explained below, for organizing content,
6 and each node can be associated with a particular URL for use in retrieving content. The
7 term "node" refers to any structured elements that can be linked together, and the term
8 "page" refers to any collection of content for display. Using browser 12, navigator 14
9 accesses various content sites 18 to 22 via channels 16 to 20 for retrieving and displaying
10 content to the user. The content sites can exist, for example, at those locations identified
11 above, either remote from the user's machine or local to it.

12 FIG. 2 is a diagram illustrating a node structure for a channel such as channel 16 or
13 20. Each channel includes a collection of nodes having parent-child relationships for
14 organizing the content of the channel. Each channel includes a channel node ID and URL
15 30, or other network address, defining an entry point to the channel. Each channel node 30
16 can be linked with sub-nodes 32 to 34, and each sub-node can be further linked to nodes
17 at another level such as nodes 36 to 38 for sub-node 32. Each sub-node at a lowest level
18 can be selectively linked, meaning it can be linked but does not necessarily need to be, with
19 particular pages, such as pages 40 to 42 for sub-node 36. The content for the pages can
20 be obtained using the URL for the corresponding sub-node. Pages 40 to 42 can be
21 formatted, for example, as web pages in HyperText Markup Language (HTML) or in
22 another format.

23 As shown, each node and page can be selectively linked, meaning it can be linked
24 but does not necessarily need to be, with a particular URL or pointer for use in retrieving
25 content. The nodes can be further associated with node identifiers for use in organizing and
26 linking them. Each node can thus be used to retrieve and display content, in addition to
27 organizing the content. For example, channel node 30 can be associated with a home page

1 identifying the channel, and each sub-node can be associated with an introductory page
2 identifying or explaining content in lower levels linked to the sub-nodes.

3 The channel can include multiple hierarchical levels having more or fewer levels than
4 shown and having any number of nodes at a particular level. This type of structure permits
5 flexibility in defining a dynamic organization of networked content, and each channel can be
6 dynamically reconfigured by adding or deleting nodes. The channel thus includes both
7 content and context. The content is the actual data or information, and the context is the
8 manner in which it is organized with the node structure. Appendix A includes an example of
9 nodes for a channel and the linking of nodes and pages using node identifiers and page
10 identifiers.

11 Appendix A also illustrates the ability to perform searching, sorting, and other
12 similar functions on the list of nodes. The first page of Appendix A illustrates sections to
13 enter a column value, a comparison such as a boolean operation, and a value. Selection of
14 the filter button can trigger a program to electronically search or sort through the nodes
15 satisfying the information entered in the column, comparison, and value sections. Therefore,
16 a user can search or sort the list for nodes relating to a particular topic or type of content.
17 Other types of searching and sorting can be performed on the list of nodes, using
18 conventional programs for electronically searching and sorting information, to manage the
19 list of nodes.

20 Machine for Executing the Navigator

21 FIG. 3 is a diagram of an exemplary machine 50 for using the navigator. Machine
22 50 can include a connection with a network 59 such as the Internet, a wide-area network,
23 or a local area network. Machine 50 can retrieve remote content for a channel via network
24 59 from, for example, web sites, remote servers, remote storage devices, or other machines
25 connected to network 59. Content can also be retrieved locally for a channel. Machine 50
26 typically includes a memory 51, a secondary storage device 58, a processor 57, an input
27 device 54, a display device 55, and an output device 56.

1 Memory 51 may include random access memory (RAM) or similar types of
2 memory, and it may store one or more applications 52 and a web browser 53 for execution
3 by processor 57. Applications 52 may correspond with software modules to perform
4 processing for embodiments of the invention. Examples of web browsers include the
5 Internet Explorer program by Microsoft Corp. and the Netscape Navigator program by
6 Netscape Communications, Inc. Web browsers, also referred to as browsers, include any
7 program for retrieving content locally or from a network and displaying it in a structured
8 format such as pages.

9 Secondary storage device 58 may include a hard disk drive, floppy disk drive, CD-
10 ROM drive, or other types of non-volatile data storage. Processor 57 may execute
11 applications or programs stored in memory 51 or secondary storage 58, or received from
12 the Internet or other network 59. Input device 54 may include any device for entering
13 information into machine 50, such as a keyboard, key pad, cursor-control device, touch-
14 screen (possibly with a stylus), or microphone. Display device 55 may include any type of
15 device for presenting visual information such as, for example, a computer monitor, flat-
16 screen display, or display panel. Output device 56 may include any type of device for
17 presenting a hard copy of information, such as a printer, and other types of output devices
18 include speakers or any device for providing information in audio form. Machine 50 can
19 possibly include multiple input devices, output devices, and display devices.

20 Example of machines for implementing machine 50 to execute the navigator include
21 the following: personal computers, laptop computers, notebook computers, palm top
22 computers, network computers, Internet appliances, personal digital assistants (PDAs), or
23 any processor-controlled device capable of executing a browser.

24 Although machine 50 is depicted with various components, one skilled in the art will
25 appreciate that this machine can contain additional or different components. In addition,
26 although aspects of an implementation consistent with the present invention are described as
27 being stored in memory, one skilled in the art will appreciate that these aspects can also be

1 stored on or read from other types of computer program products or computer-readable
2 media, such as secondary storage devices, including hard disks, floppy disks, or CD-ROM;
3 a carrier wave from the Internet or other network; or other forms of RAM or read-only
4 memory (ROM). The computer-readable media may include instructions for controlling
5 machine 50 to perform a particular method.

6 **Navigator Processing**

7 Navigator 12 is typically implemented as a software module wrapper, such as
8 application 52, around browser 14 for intercepting and processing communications to and
9 from the browser. FIG. 4 is a flow chart of an administration routine 60 implemented by
10 navigator 12. Routine 60 is used to perform various administrative functions such as
11 creating or sponsoring a channel, deleting a channel, or modifying a channel. In routine 60,
12 the navigator determines if a user wants to create a channel (step 62); if so, the navigator
13 permits the user to enter an identification of a channel (step 64) and identification of sub-
14 nodes (step 66). The information entered for the nodes can include, for example, the
15 information shown in Appendix A such as node identifiers, page identifiers, and URLs for
16 the nodes and pages. The navigator links the nodes according to a user-specified or default
17 structure and stores the channel (step 68).

18 The navigator determines if the user wants to delete a channel (step 70). If the user
19 wants to delete a channel, the navigator can determine if the user is authorized (step 72).
20 For example, a user can be authorized to delete only those channels that the user has
21 created. If the user is authorized, the navigator receives an identification of a channel (step
22 74) and removes the nodes for the channel (step 76).

23 The navigator also determines if the user wants to modify a channel (step 78). If so,
24 the navigator can determine if the user is authorized to modify the channel (step 79). For
25 example, the user can be authorized to modify only those channels that the user has created.
26 If the user is authorized, the navigator receives an identification of a channel (step 80) and a
27 modification of the nodes for the channel (step 82). The modification can include any

1 change to the channel such as the user adding nodes or sub-nodes, deleting nodes, changing
2 the hierarchical relationships between nodes, or adding or changing URLs for the nodes or
3 pages. The user can enter the exemplary information shown in Appendix A for the
4 modifications. Based upon the information entered for modification, the navigator
5 reconfigures the nodes for the channel (step 84).

6 FIGS. 5a and 5b is a flow chart of a navigator routine 90, implemented by navigator
7 12 and permitting a user to access content through channels and perform browser functions.
8 In routine 90, the navigator receives log in information from a user (step 92) and determines
9 if the user is authorized (step 94). The navigator can require that a user enter a user
10 identifier and password, and it can maintain a database of user identifications and
11 corresponding passwords to authenticate users. If the user is authorized, the navigator
12 retrieves the user's channel and displays an identification of nodes (step 96). The navigator
13 can link the user identification with the user's channel in order to retrieve the channel based
14 upon the user's log in information. The user's channel includes an identification of the nodes
15 and linking between them as illustrated in FIG. 2.

16 The navigator can thus define a separate collection and linking of nodes for each
17 channel, and assign users to channels. Since each node can contain a URL or pointer to
18 content, the content need only be stored in one location, for example, and the navigator can
19 dynamically retrieve and build a particular channel based upon its node structure and
20 specified URLs. Also, the content can be updated at its stored location, and the navigator
21 can therefore retrieve the most current content using the URLs to locate it. Each user can
22 also define or sponsor their own channel and, by determining which nodes to include in their
23 channel, the users can in effect limit access to only the content referenced by those nodes.
24 If a user has access to a particular node, then the user also has access to all sub-nodes in
25 this example.

26 Table 1 illustrates how the navigator can maintain a database associating a user's
27 identifiers and passwords, or other unique authentication information, (the log in information)

1 with the user's authorized channels for displaying an identification of those channels. As
 2 indicated above, using data doubles the user can have multiple on-line identities each linked
 3 with potentially a different collection of channels.

4

Table 1		
user identity	password	user's authorized channels
identifier 1	password 1	channel 1
		channel 2
		...
		channel N
...		
identifier N	password N	channel 1a
		channel 2a
		...
		channel Na

9 FIG. 6 is a screen 130 illustrating display of a user's channels for step 96. Screen
 10 130 can be formatted, for example, in HTML for display as a web page by the browser on
 11 display device 55. Screen 130 includes a navigator section 132 for displaying an
 12 identification of the nodes for the user's channel. The user's personal site is represented by
 13 a node 133 for the user's channel. This example includes other channels such as a node
 14 134 for a BTI process, which can represent a channel sponsored by the user's employer for
 15 providing employment-related information to the user. BTI process node 134 includes sub-
 16 nodes as represented by the indentation such as an information gathering node 136. In the
 17 displayed structure of a channel, the triangle symbols represent nodes and the square
 18 symbols represent pages. Other types of symbols can be used. Screen 130 includes a
 19 content section 140 for displaying content in pages as selected in navigator section 132. It

1 also includes a toolbar 142 for identifying context-sensitive actions and conventional
2 browser-type functions.

3 After displaying screen 130 for the user's channels, the navigator detects if the user
4 selects a node or page in navigator section 132 (step 98). The user can make the selection
5 by using, for example, a cursor-control device to "click on" the symbol for the node or
6 page. The navigator determines if the selected node is a selector node, used for searching
7 within the channel (step 99). If the user selected a selected node, the navigator displays a
8 search page (step 101) and receives a search query entered through the page (step 103).
9 The navigator searches within the content of the channel for the search query (step 105) and
10 displays results of the searching (step 107). Any type of search engine can be used for
11 searching the channel content. This feature provides a user with a method of performing a
12 focused search, as the search occurs within the structured content of the channel.

13 For other selected nodes, the navigator expands the list in navigator section 132 to
14 display the sub-nodes (step 100). As further sub-nodes are selected, the navigator
15 continues to expand the list to show the channel structure. For a selected page within
16 navigator section 132, the navigator retrieves content using a URL associated with the node
17 (step 102) and displays it in content section 140 (step 104). The information can be
18 retrieved over the Internet using the URL, from another type of network, or locally on the
19 user's machine. The URL represents a pointer to the content, which can be modified or
20 updated. The navigator can thus obtain the most current content by retrieving it upon
21 selection of a page. Instead of URLs, other types of pointers or identifiers can be used to
22 access or identify a location of content.

23 The navigator determines if the user de-selects a node (step 106). A user de-
24 selects a node by, for example, using a cursor-control device to "click on" a node that has
25 been expanded. Upon detecting the de-selection, the navigator contracts the displayed list
26 of sub-nodes for that node (step 108).

1 The navigator determines if the user selects a browser function (step 110). The user
2 can select a browser function by, for example, using a cursor-control device to "click on"
3 one of the symbols in toolbar 142. The browser functions can include conventional browser
4 functions such as a back command, forward command, refresh command, home command,
5 a list of "favorite" sites, or a search command. Upon selection of a browser command, the
6 navigator passes the command along to the browser for it to execute the command (step
7 112).

8 The user can possibly attempt to access other channels (step 114). For example,
9 the user can enter new log in or user identification information. If the user attempts to
10 access other channels, the navigator determines if the user is authorized (step 116) and, if
11 authorized, the navigator retrieves the new channel information and displays nodes for it
12 (step 118). The navigator can continue to execute functions based upon commands entered
13 by the user until the user logs off (step 120).

14 FIG. 7 illustrates in screen 130 node identifiers associated with the nodes for
15 selection. This screen can be displayed, for example, to a database administrator or other
16 person authorized to view it. As further shown in Appendix A, the node identifiers are used
17 to create the links between nodes and sub-nodes, and between nodes and pages, for
18 configuring channels. The nodes in this example include site area (sa) nodes such as node
19 150; section (sc) nodes such as node 152; and page (pg) nodes such as node 154. Other
20 types of nodes include user group (ug) nodes and selector (mg) nodes, as identified in
21 Appendix A. Site area and section nodes identify context, page nodes identify content, and
22 user group nodes identify particular user groups. Selector nodes, as explained above, are
23 used for searching within a channel. These labels for the nodes are one example of
24 classifying nodes, and different labels and classifications can be used.

25 Each channel typically has its own database schema, and FIGS. 8-26 are diagrams
26 of an exemplary database schema for implementing a channel. This schema can be

1 repeated for additional channels. In FIGS. 8-26, FIG. 8 illustrates how FIGS. 9-26 fit
2 together in order to collectively illustrate the exemplary database schema.

3 While the present invention has been described in connection with an exemplary
4 embodiment, it will be understood that many modifications will be readily apparent to those
5 skilled in the art, and this application is intended to cover any adaptations or variations
6 thereof. For example, different navigator processing, labels for the database schema and
7 routines, and network addresses, may be used without departing from the scope of the
8 invention. This invention should be limited only by the claims and equivalents thereof.

CLAIMS

1. A method for organizing content in a channel communicating over a network with content sites, comprising:
 - specifying a channel node having a network address;
 - specifying sub-nodes each selectively having a pointer to particular content;
 - linking the channel node with the sub-nodes;
 - selectively specifying pages associated with the sub-nodes;
 - linking the pages with the sub-nodes; and
 - displaying a representation of the channel node, the sub-nodes, and the linking of the nodes and the pages.
2. The method of claim 1 wherein the specifying the sub-nodes step includes specifying the pointers identifying a location of local content, content on an intranet, or content on a web site.
3. The method of claim 1 wherein the specifying the channel node step includes specifying a uniform resource locator as the network address.
4. The method of claim 1 wherein the specifying the sub-nodes step includes specifying a uniform resource locator as the pointer.
5. The method of claim 1, further including displaying the content in the pages upon detection of selection of one of the pages.
6. The method of claim 1 wherein the displaying step includes displaying symbols representing the channel node, the sub-nodes, and the pages.
7. The method of claim 1, further including reconfiguring the sub-nodes.

8. The method of claim 1, further including displaying a toolbar identifying browser functions.
9. The method of claim 8, further including executing the browser functions upon detecting a selection of the toolbar.
10. The method of claim 1 wherein the linking the channel node step includes associating the channel node and the sub-nodes with node identifiers.
11. The method of claim 1 wherein the linking the pages step includes associating the sub-nodes with node identifiers and associating the pages with page identifiers.
12. The method of claim 1, further including:
 - receiving a search query;
 - searching the content of the channel based upon the query; and
 - displaying results of the searching.
13. A structure for electronically organizing content in a channel communicating over a network with content sites, comprising:
 - a channel node having a network address;
 - sub-nodes each selectively having a pointer to particular content;
 - links between the channel node and the sub-nodes;
 - pages associated with the sub-nodes; and
 - links between the pages and the sub-nodes.
14. The structure of claim 13 wherein the pointers identify a location of local content, content on an intranet, or content on a web site.

15. The structure of claim 13 wherein the network address includes a uniform resource locator.

16. The structure of claim 13 wherein the pointer includes a uniform resource locator.

17. The structure of claim 13, further including symbols representing the channel node, the sub-nodes, and the pages for displaying a representation of the structure.

18. The structure of claim 13 wherein the links between the channel node and the sub-nodes are reconfigurable.

19. The structure of claim 13, further including node identifiers associated with the channel node and the sub-nodes for specifying the links between the channel node and the sub-nodes.

20. The structure of claim 13, further including node identifiers associated with the sub-nodes and page identifiers associated with the pages for specifying the links between the sub-nodes and the pages.

21. The structure of claim 13, further including a selector node for receiving a query for use in searching the content of the channel.

22. An apparatus for organizing content in a channel communicating over a network with content sites, comprising:

 a browser; and

 a navigator program for controlling communications to and from the browser, the navigator program operating to:

specify a channel node having a network address;
specify sub-nodes each selectively having a pointer to particular content;
link the channel node with the sub-nodes;
selectively specify pages associated with the sub-nodes;
link the pages with the sub-nodes; and
display a representation of the channel node, the sub-nodes, and the linking
of the nodes and the pages.

23. The apparatus of claim 22 wherein the navigator program specifies the pointers identifying a location of local content, content on an intranet, or content on a web site.
24. The apparatus of claim 22 wherein the navigator program specifies a uniform resource locator as the network address.
25. The apparatus of claim 22 wherein the navigator program specifies a uniform resource locator as the pointer.
26. The apparatus of claim 22 wherein the navigator program displays the content in the pages upon detection of selection of one of the pages.
27. The apparatus of claim 22 wherein the navigator program displays symbols representing the channel node, the sub-nodes, and the pages.
28. The apparatus of claim 22 wherein the navigator program reconfigures the sub-nodes.
29. The apparatus of claim 22 wherein the navigator program displays a toolbar identifying browser functions.

30. The apparatus of claim 29 wherein the navigator program uses the browser to execute the browser functions upon detecting a selection of the toolbar.
31. The apparatus of claim 22 wherein the navigator program associates the channel node and the sub-nodes with node identifiers.
32. The apparatus of claim 22 wherein the navigator program associates the sub-nodes with node identifiers and associates the pages with page identifiers.
33. The apparatus of claim 22 wherein the navigator program further operates to:
 - receive a search query;
 - search the content of the channel based upon the query; and
 - display results of the searching.
34. A method of organizing content in a channel communicating over a network with content sites, comprising:
 - specifying content; and
 - specifying a context for the content, the context identifying an hierarchical, reconfigurable structure comprising a node selectively linked with sub-nodes and pages selectively linked with the sub-nodes, the pages containing portions of the content, and at least a portion of the nodes and the sub-nodes having pointers to portions of the content.
35. A system for providing enhanced web-browsing, comprising:
 - a data double, comprising data that identifies a member;
 - service providers that provide service provider content including services and information;
 - a personal site that the member uses to access the service provider content; and

an engine that processes the data double and the service provider content to provide relevant and meaningful content to the member through the personal site.

36. The system of claim 35, wherein the engine comprises:

identity management that manages the data double to establish a personal profile, member preferences, member permissions, and activity data for the member; and

context management that organizes service provider content, coordinates browsing processes, and provides an adaptive framework.

37. The system of claim 35, wherein the personal site comprises:

smart pages, comprising:

a log in page;

a home page; and

inside pages; and

an adoptive framework, comprising:

selection navigators; and

a toolbar.

38. The system of claim 37, wherein the selection navigators provide direct page searching comprising:

a fixed hierachal structure listing a web site's areas with sections and pages;

an explicit SQL criteria search, whereby the selection navigators gather and dynamically assemble web sites meeting the criteria; and

a group SQL criteria, wherein the selection navigators store the criteria, gather and dynamically assemble web sites meeting the criteria and update the web sites when new content is found meeting the criteria.

39. A context-sensitive personal sites and membership channel system, comprising:
 - a personal-site application software that provides access to a personal site;
 - an identity and context server and database, operatively connected to the personal-site application software, that consolidates, indexes, standardizes, manages, and distributes pages and data through the personal site; and
 - structured and unstructured data and application sources.
40. An adaptive framework for providing services in a context-sensitive manner, comprising:
 - a selection navigator that provides direct page searching;
 - a smart page; and
 - a toolbar.
41. A product platform architecture, comprising:
 - add-in modules that create derivative applications;
 - a smartchannel engine;
 - an operating system; and
 - Internet services.

ABSTRACT

A personal site for organizing network content. The site includes one or more channels, and each channel is associated with sub-nodes. The channel is dynamically linked with the sub-nodes, and each sub-node can have one or more associated pages. The sub-nodes and the pages can include pointers to content such as uniform resource locators. Upon a user logging in, the site dynamically retrieves and builds a representation of the organized content for display. A navigator program operates as a wrapper around a browser to manage the site and build the channels.

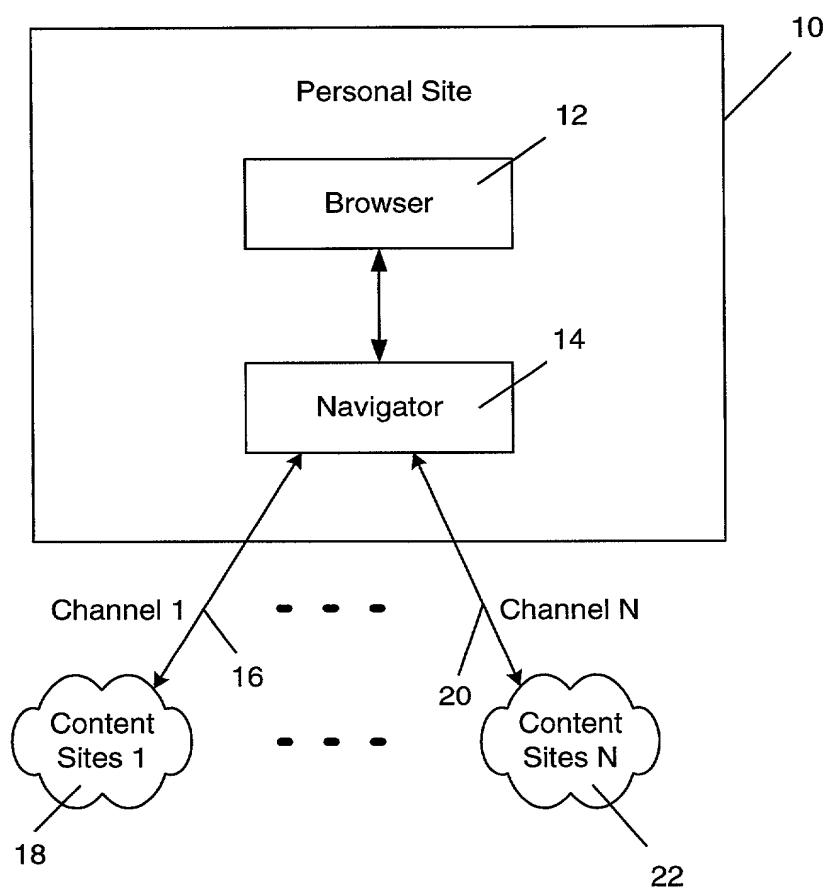


Fig. 1

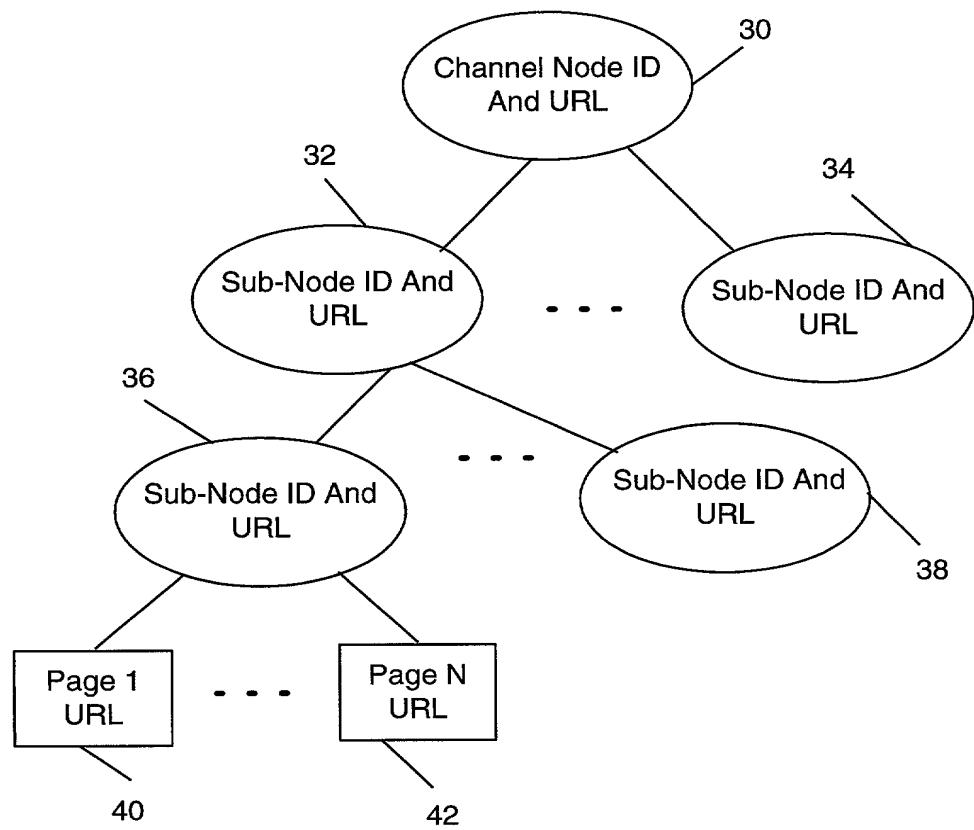


Fig. 2

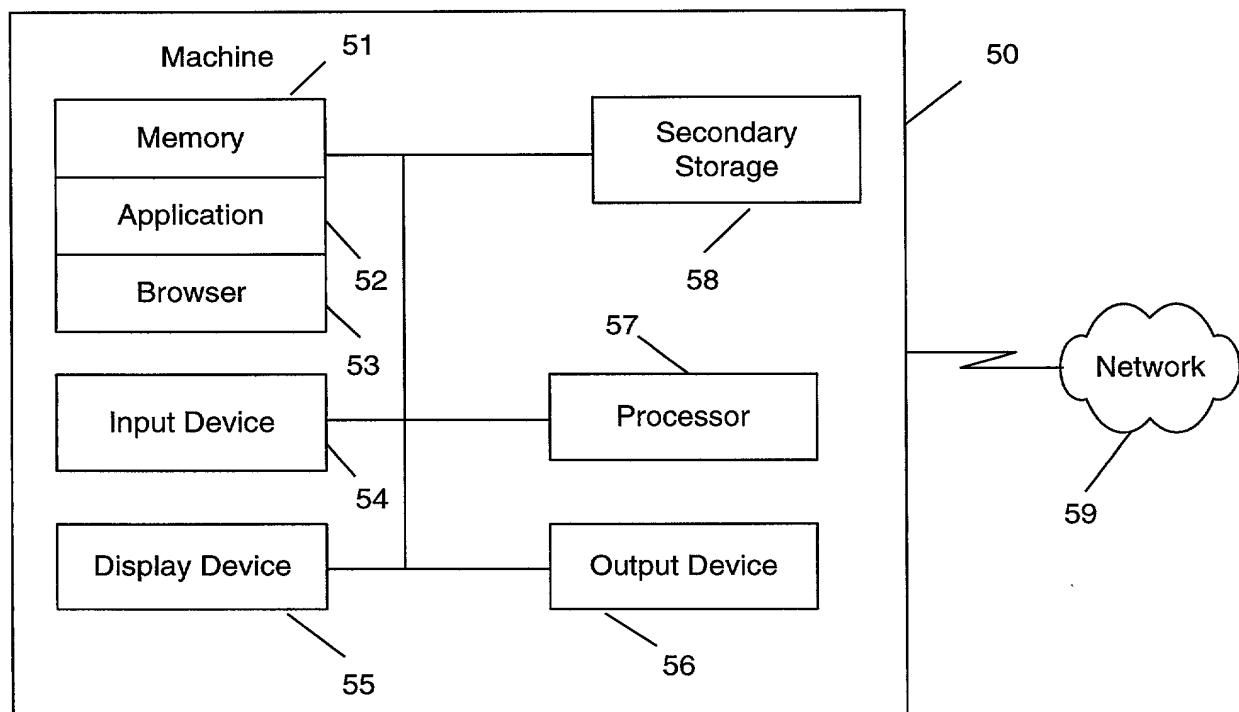


Fig. 3

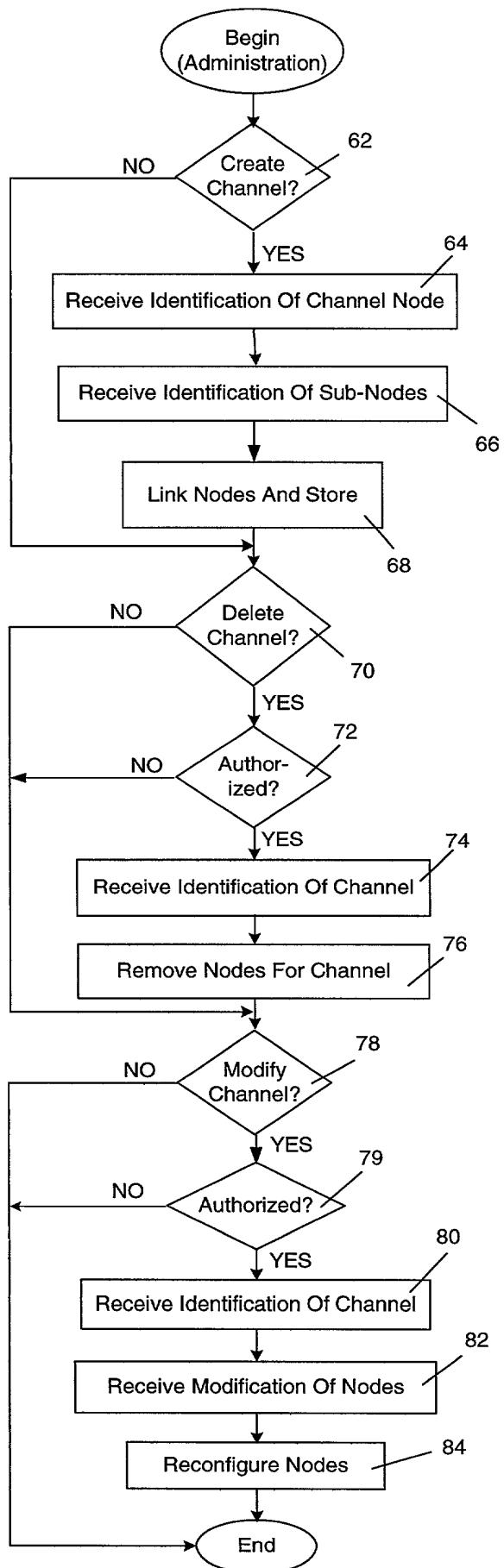


Fig. 4

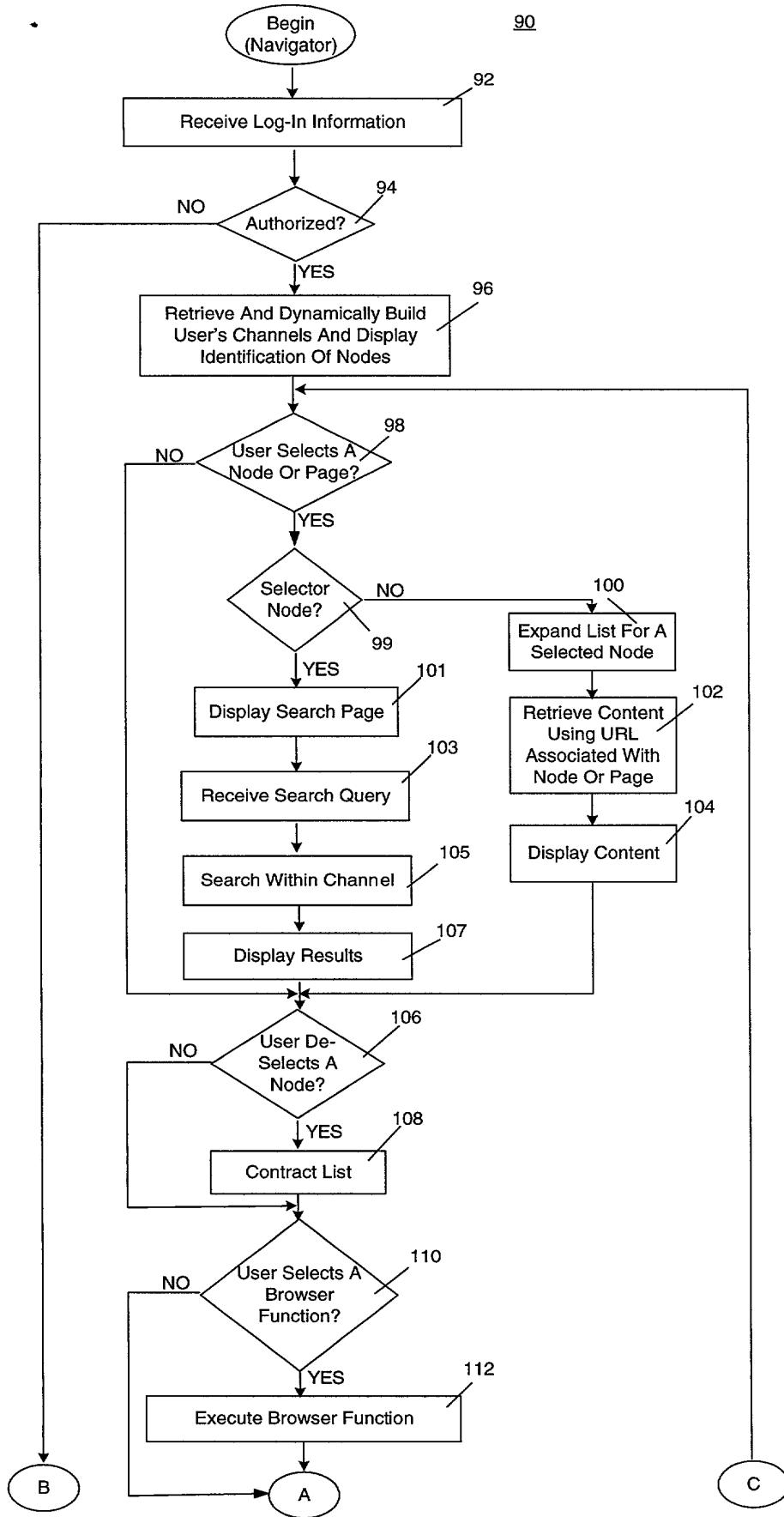


Fig. 5a

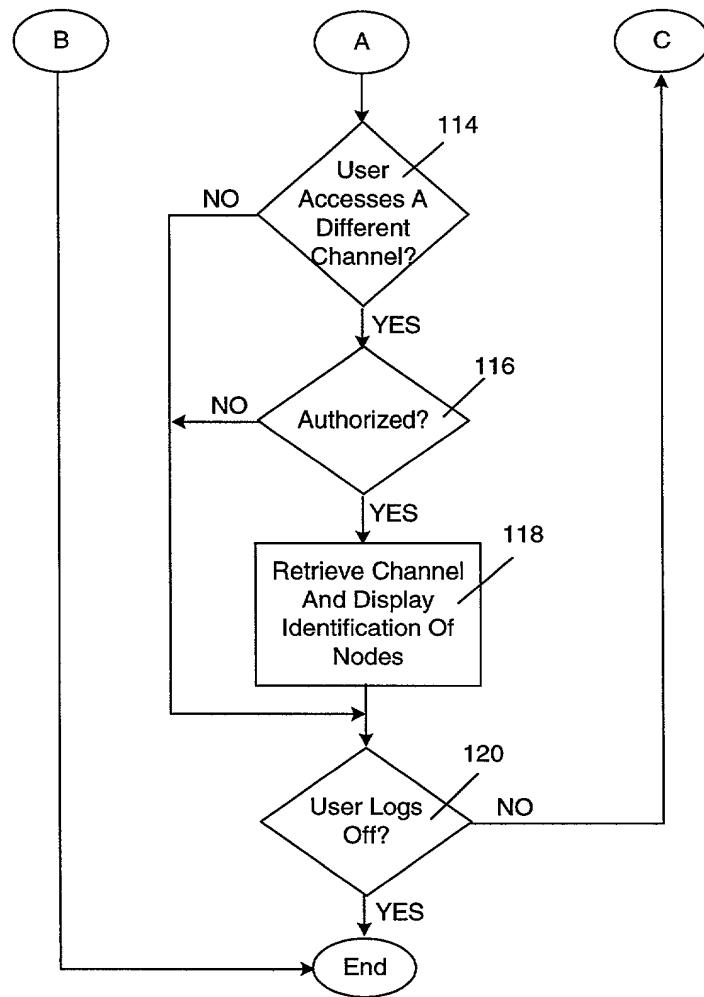


Fig. 5b

Fig. 6

130

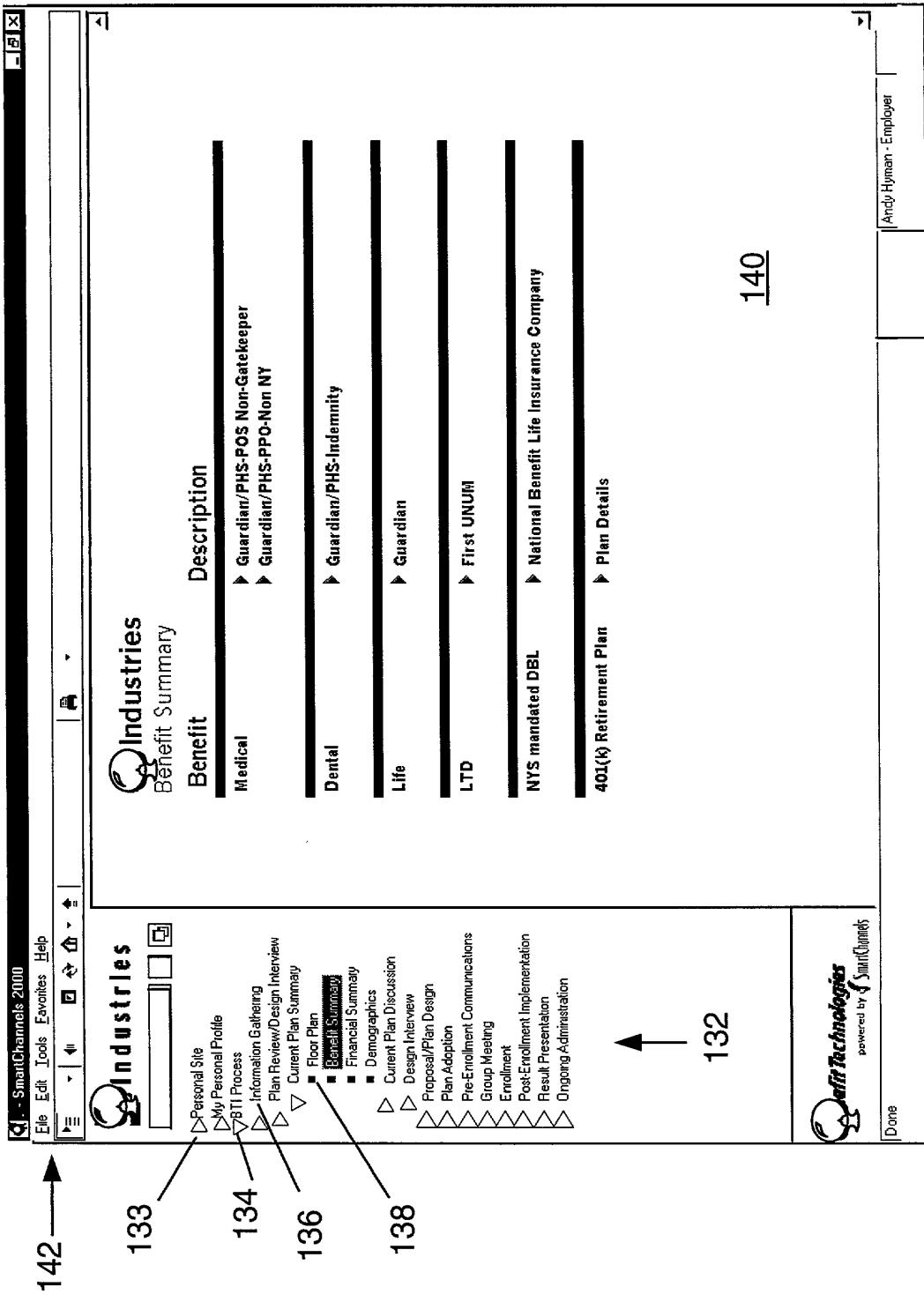


Fig. 7

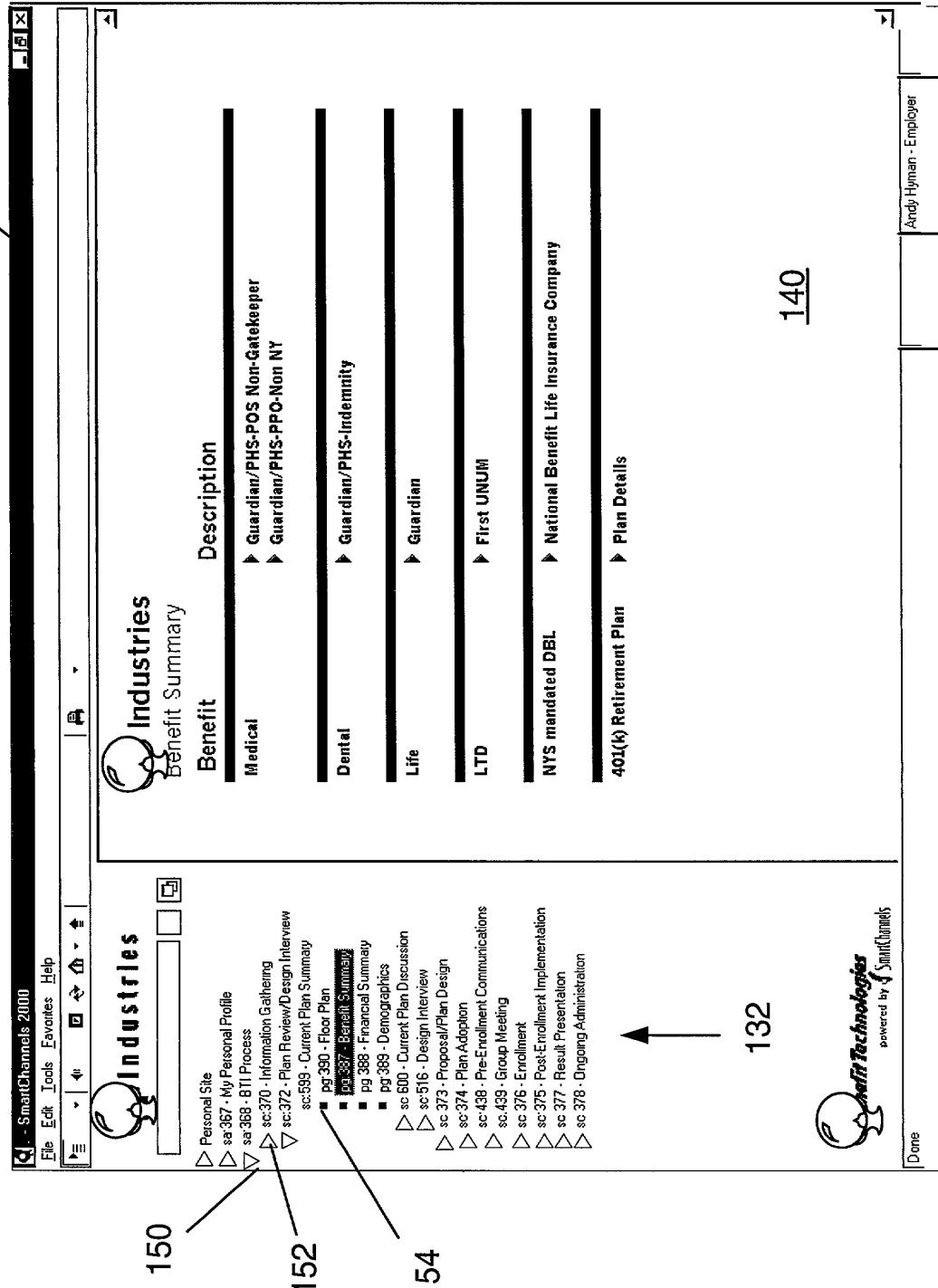


Fig. 8

Fig. 9	Fig. 13	Fig. 22	Fig. 25
Fig. 10	Fig. 14	Fig. 19	Fig. 23
Fig. 11	Fig. 15		Fig. 24
Fig. 12	Fig. 16	Fig. 20	Fig. 26
	Fig. 17	Fig. 21	
		Fig. 18	

SmartChannels.Net
Physical Database Schema - 9/21/00 - version 2.0

Table Types

Abbreviation	Description	Purpose
PE	Primary Entities	Tables containing primary attributes (fields) of a primary business entity or object
SE	Singular Supplemental Attributes Table, applying to Every primary entity record	Tables containing supplemental attributes (fields) of a primary business entity or object, that has a one to one relationship with that primary business entity or object. Attributes of this type of table apply to every related primary entity record. In other words, every primary entity record has these supplemental attributes as well.
SS	Singular Supplemental Attributes Table, applying to Some or Specific types of primary entity records	Tables containing supplemental attributes (fields) of a primary business entity or object, that has a one to one relationship with that primary business entity or object. Attributes of this type of table apply to specific types of related primary entity records, usually based on a field value within the primary entity record or may just apply to some primary entities. In other words, not every primary entity record has these supplemental attributes.
ME	Multiple Supplemental Attributes Table, applying to Every primary entity record	Tables containing supplemental attributes (fields) of a primary business entity or object, that has a many to one relationship with that primary business entity or object. Attributes of this type of table apply to every related primary entity record. In other words, every primary entity record has these supplemental attributes as well.
MS	Multiple Supplemental Attributes Table, applying to Some or Specific types of primary entity records	Tables containing supplemental attributes (fields) of a primary business entity or object, that has a many to one relationship with that primary business entity or object. Attributes of this type of table may apply to specific types primary entity record, usually based on a field value within the primary entity record or may just apply to some primary entities. In other words, not every primary entity record has these supplemental attributes.
XL	Cross (X) Link Table	Tables which define a many to many relationship, usually between primary business entities or objects
LK	Lookup Table	Tables that describe a code or abbreviation used to represent an attribute in any other type of table.
S T	System Table	Tables developed by SmartChannels.Net containing attributes (fields) which can drive system objects in the application
CL	Core Logic System Table	Tables developed by Core Logic containing attributes (fields) which can drive system objects in the application

Fig. 9

Data Type Abbreviations

Abbreviation	MS-SQL Server 7.0 DataType	
b	binary[(n)]	
vb	varbinary[(n)]	
ch	char[(n)]	
vch	varchar[(n)]	
dt	datetime	
ts	Timestamp	
sdt	smalldatetime	
d	decimal[(p, s)] numeric[(p, s)]	Fixed Decimal
f	float[(n)] real	Floating Point Decimal
i	int	Integer
si	smallint	Small Integer
ti	tinyint	Tiny Integer
m	money	Money
sm	smallmoney	Small Money
bt	bit	Bit
ud	user-defined datatypes	

Fig. 10

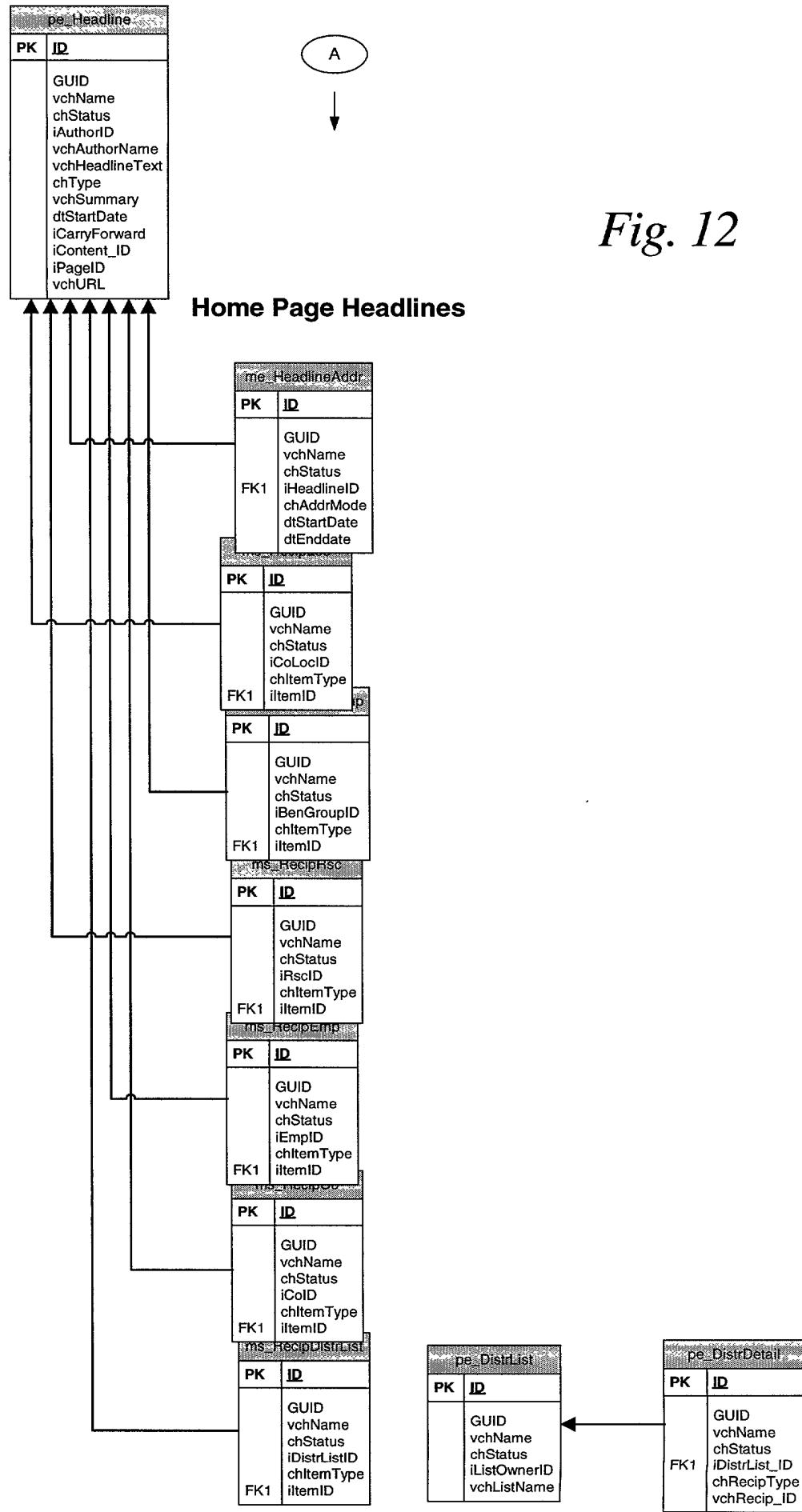
General Use Abbreviations

<u>Abbreviation</u>	<u>Description</u>
Addr	Address
Admin	Administrator
Amt	Amount
Arch	Archive
Ast	Assistance
Avg	Average
Bdcst	Broadcast
Ben	Benefit
Benf	Beneficiary
BOM	Beginning of Month
BOY	Beginning of Year
Cat	Category
Chg & Chgs	Change & Changes
Co	Company
Comp	Compensation
Coord	Coordination
CoPA	Company Plan
Ctrb	Contribution
Cvg	Coverage
Db	Database
Dct	Discount
Dep	Dependent
Desc	Description
Dest	Destination
Det	Detail
Dis	Discussion
DOM	Day of Month
DOY	Day of Year
Dy & Dys	Day & Days
Eff	Effective
Elect	Election
Elig	Eligible
Eligy	Eligibility
Emp	Employee
EOM	End of Month
EOY	End of Year
Evt	Event
Exp	Export
Ffmt	Fulfillment
Fmt	Format
Fndg	Funding
Freq	Frequency

<u>Abbreviation</u>	<u>Description</u>
Imp	Import
Init	Initial
Ins	Insurance
Loc	Location
LTD	Life To Date
Max	Maximum
Mbr	Member
Mgmt	Management
Mgr	Manager
Min	Minimum
Mkt	Market
MktP	Marketplace
Mo & Mos	Month & Months
Mthd	Method
No	Number
OE	Open Enrollment
Ofc	Office
Ofg	Offering
Ofr	Offer
Org	Organization
Pct	Percentage
Pg	Page
Pkg	Package
Plng	Planning
Pmt	Payment
Pref	Preferred
Prim	Primary
PTO	Paid Time Off
Recip	Recipient
Req	Request
Rsc	Resource
Sched	Schedule
Sec	Secondary
SKU	Stock Keeping Unit
Src	Source
Stmt	Statement
Subj	Subject
Subs	Subsequent
Svc	Service
Svg	Saving
Tech	Technology
Term	Termination
TPA	Third Party Administrator
Ven	Vendor
Vstg	Vesting
Yr & Yrs	Year & Years
YTD	Year To Date

Fig. 11

Fig. 12



System Tables

User Interface - Site Area, Sections & Pages

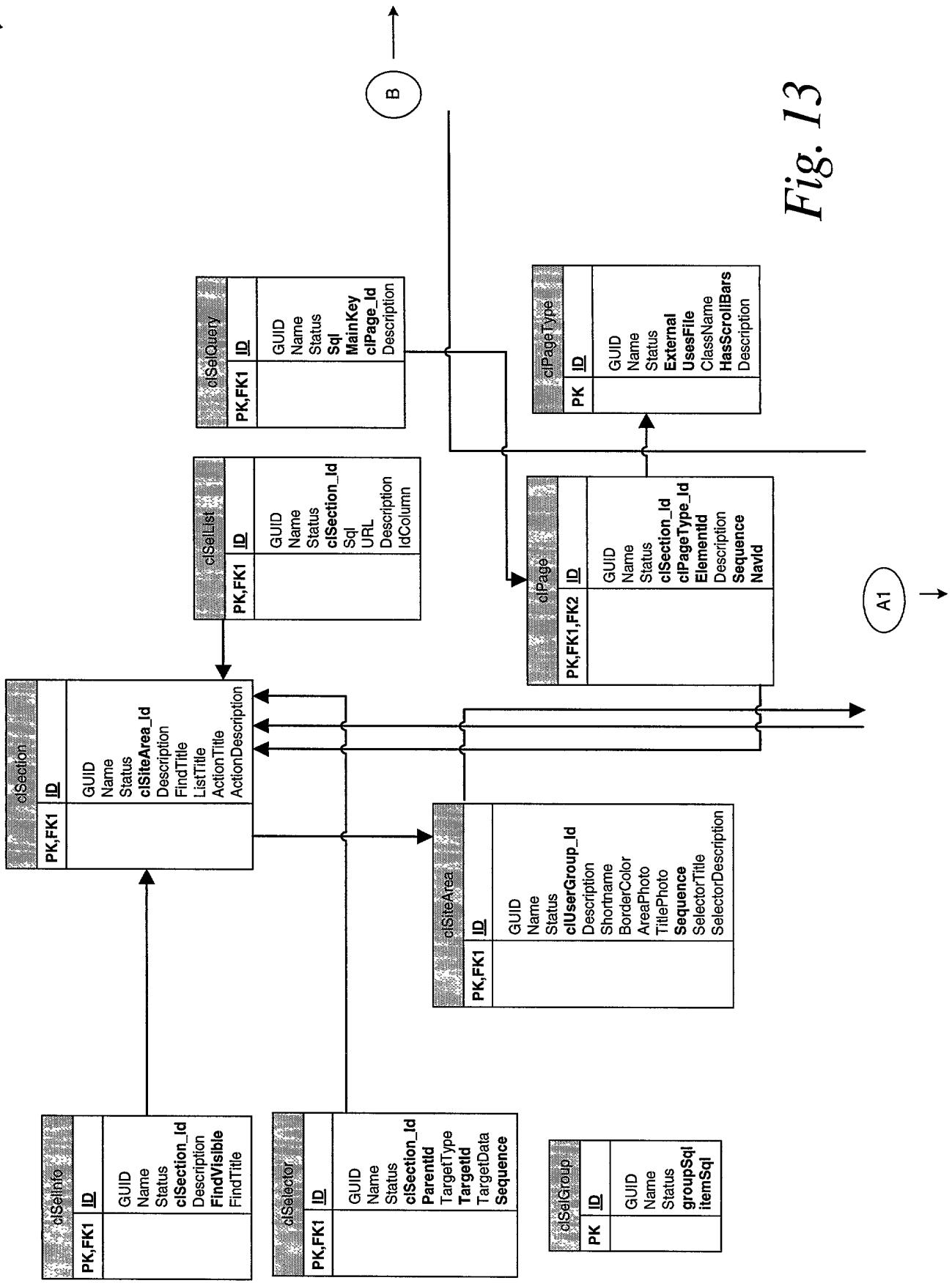


Fig. 13

System Metadata & Local Caching

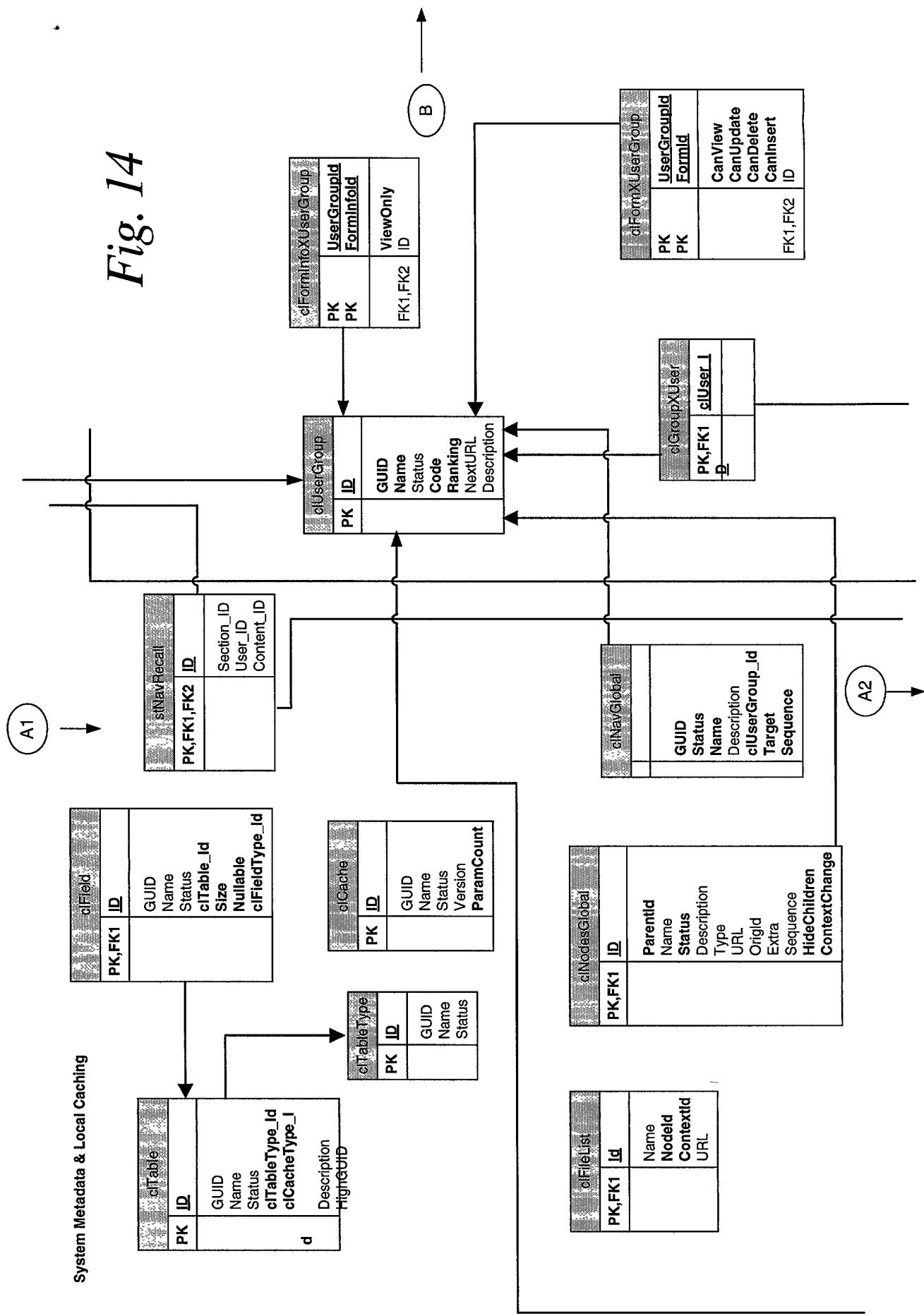
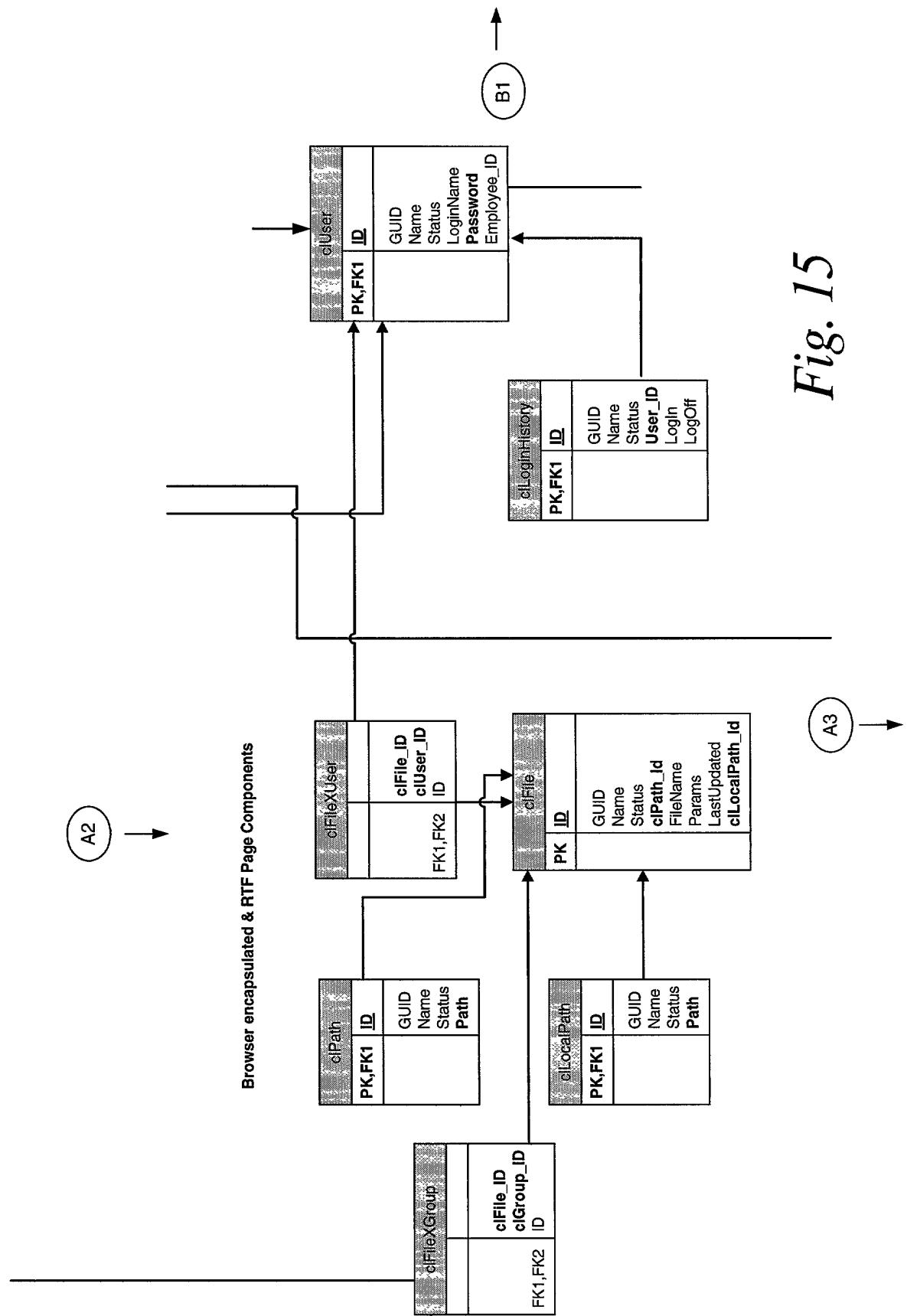


Fig. 15



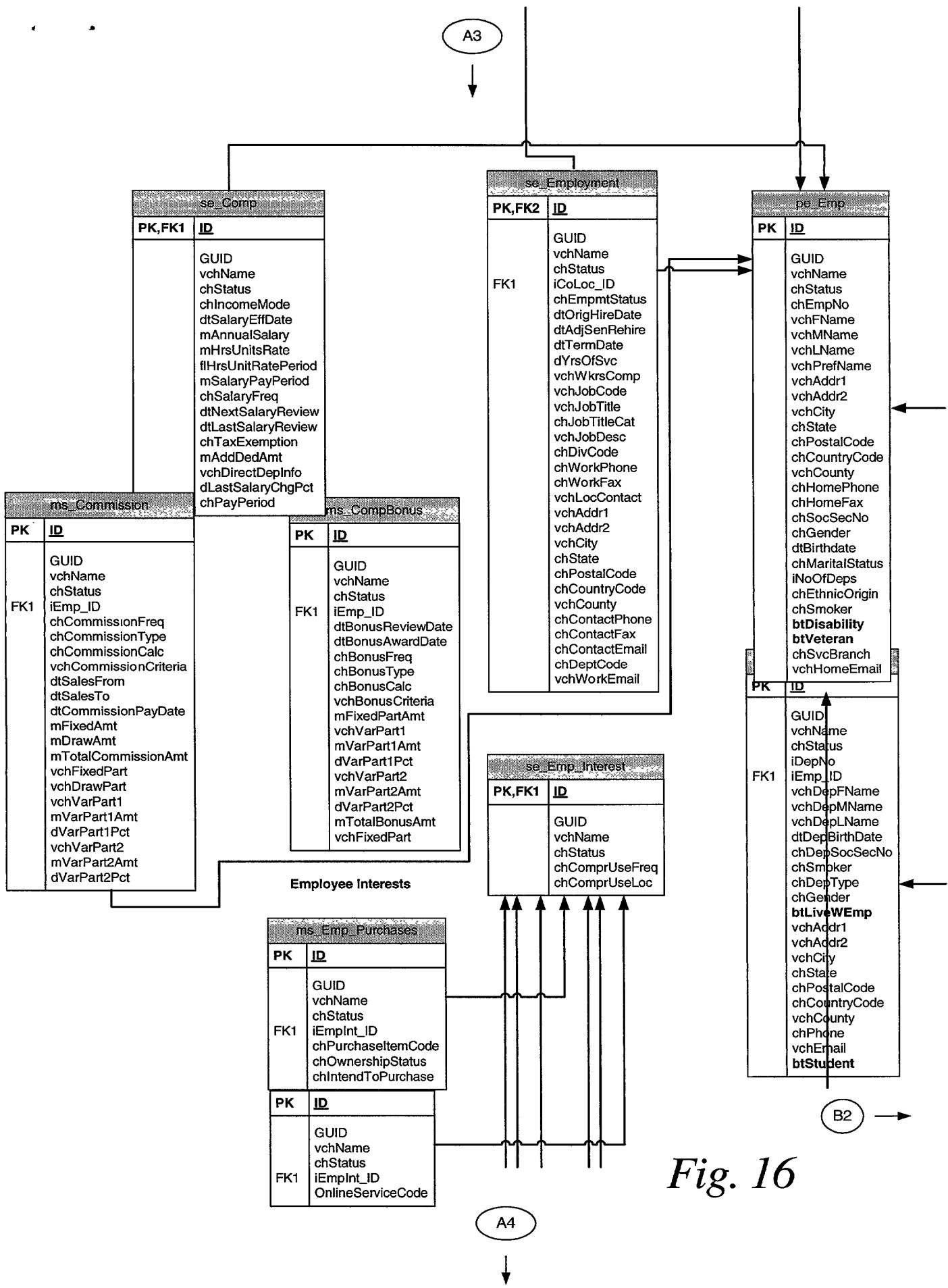


Fig. 16

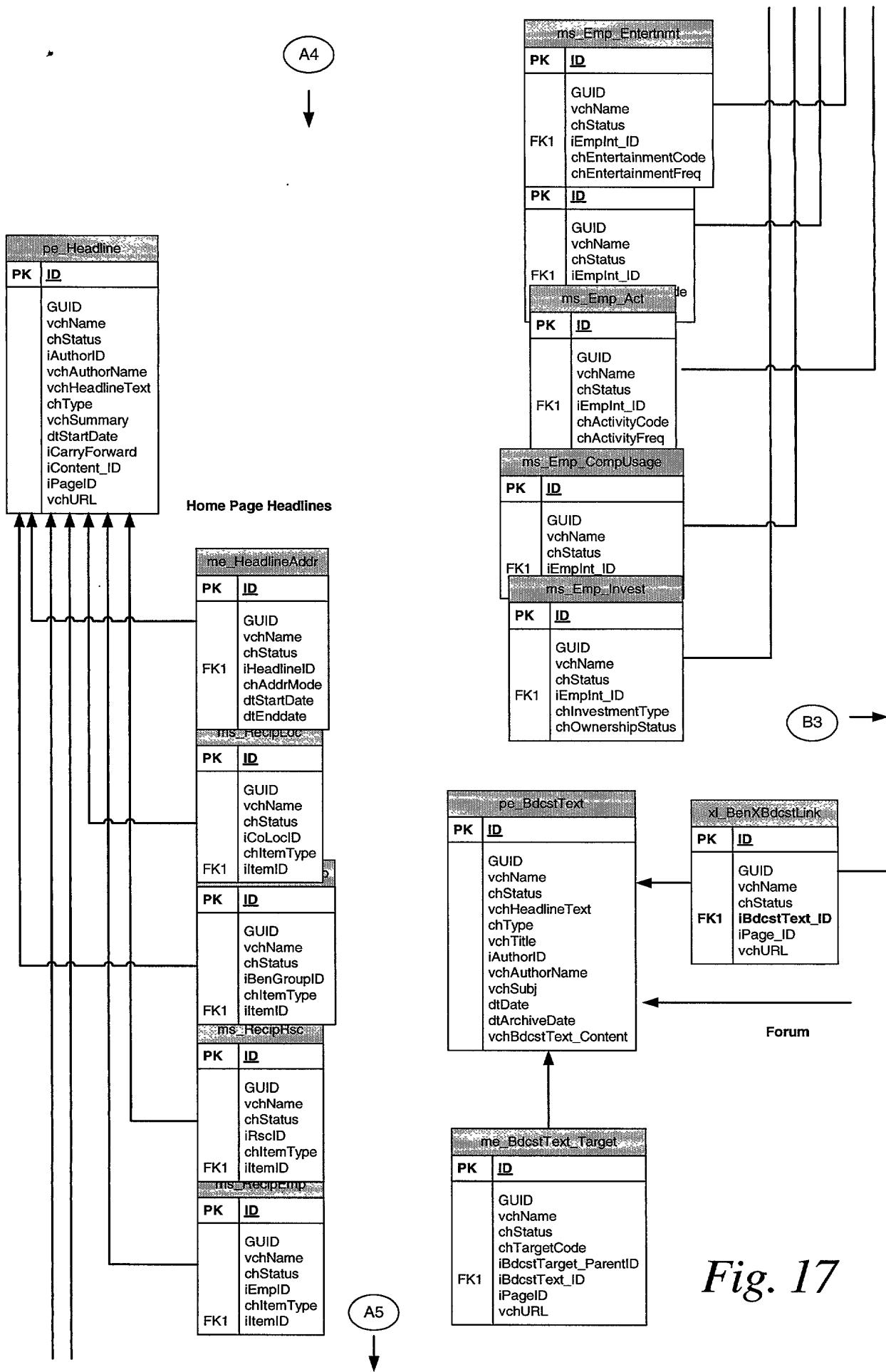


Fig. 17

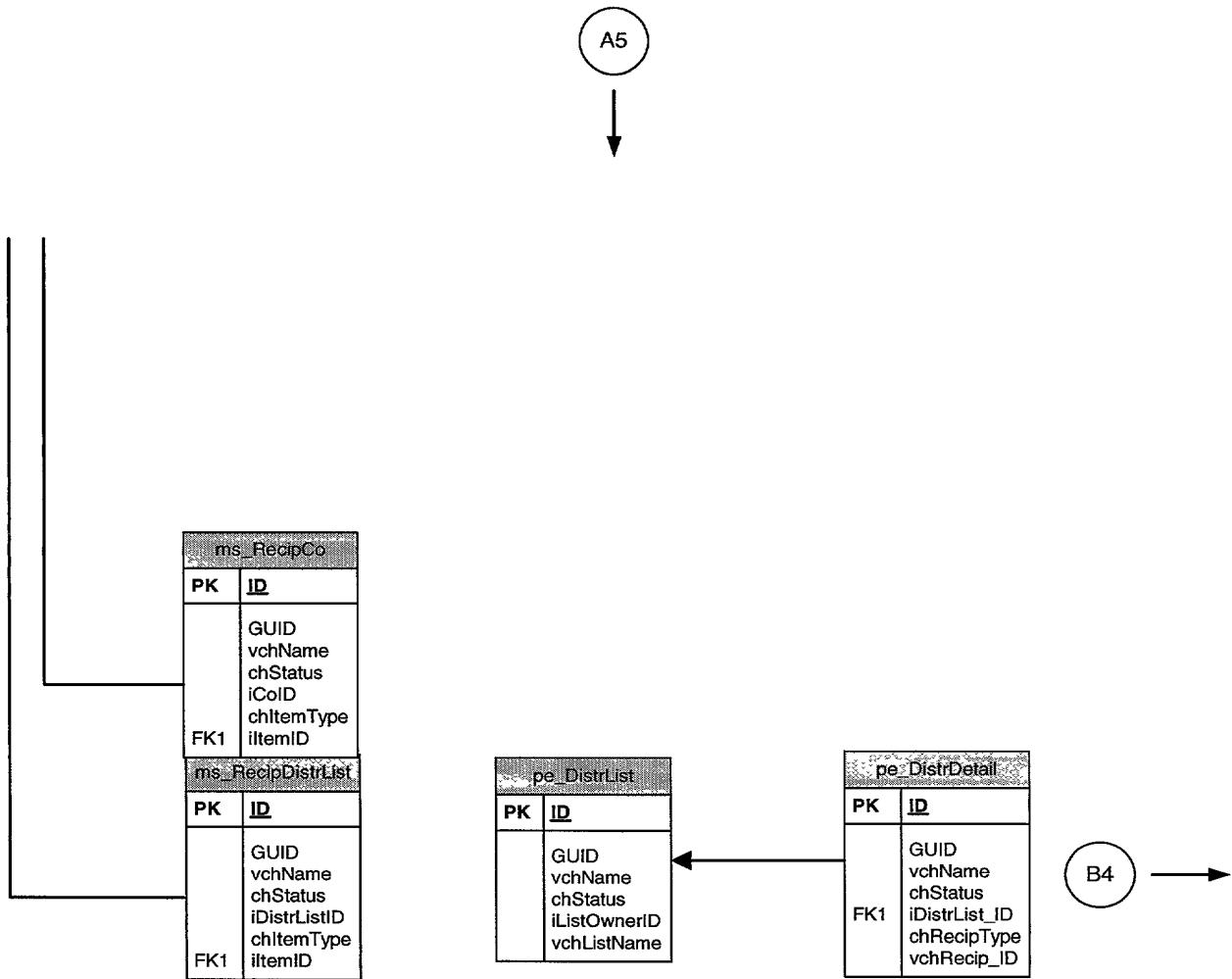


Fig. 18

Form Page Components

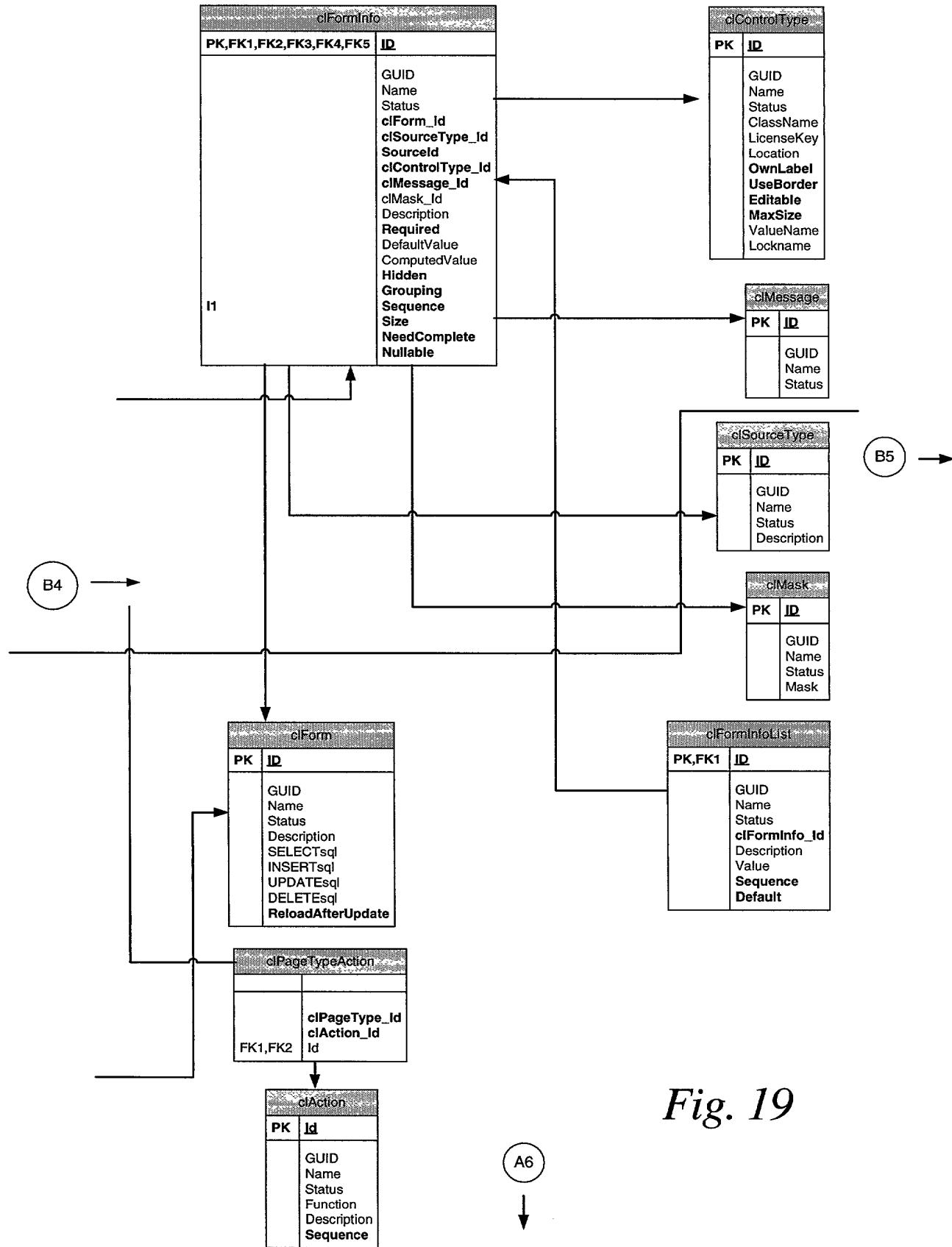


Fig. 19

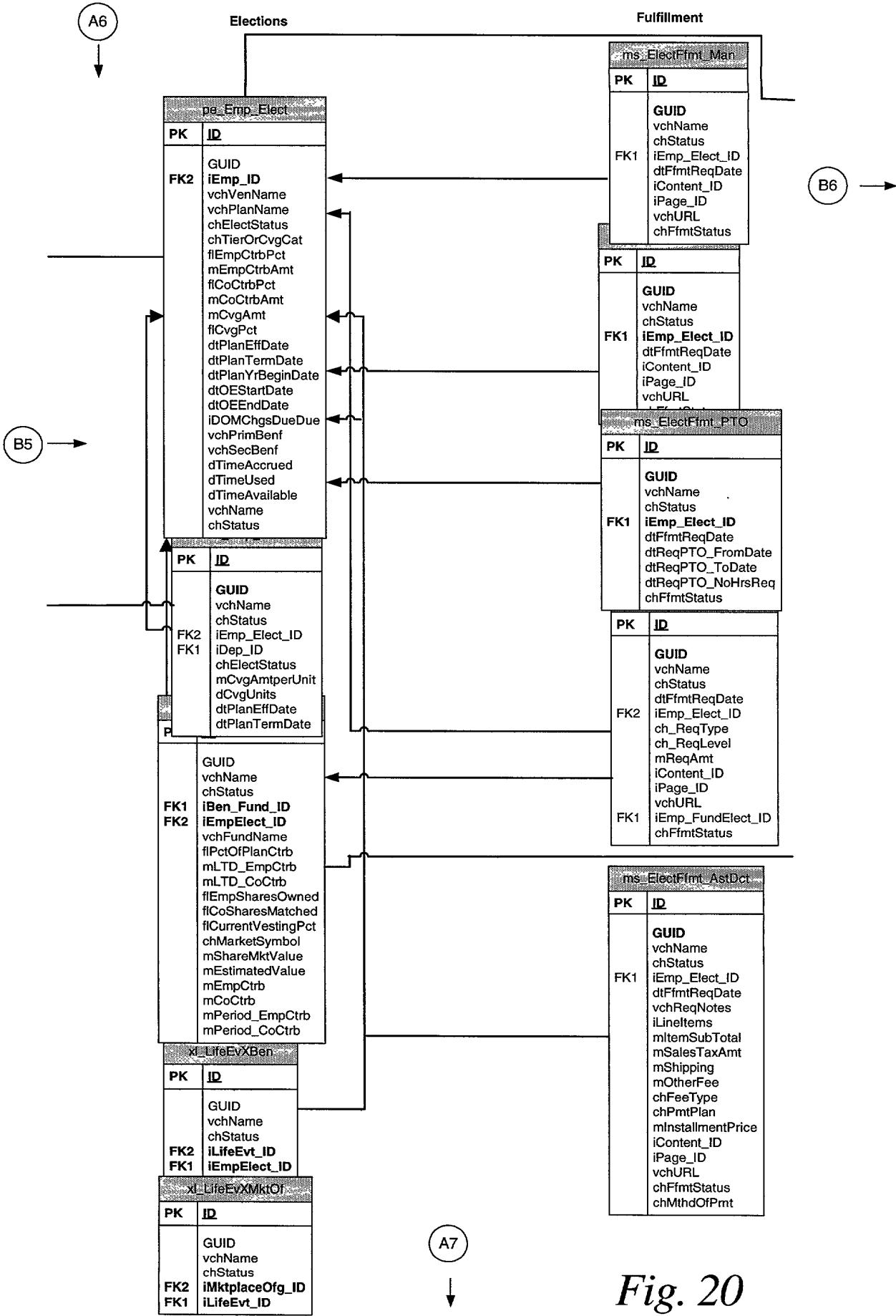


Fig. 20

Fig. 21

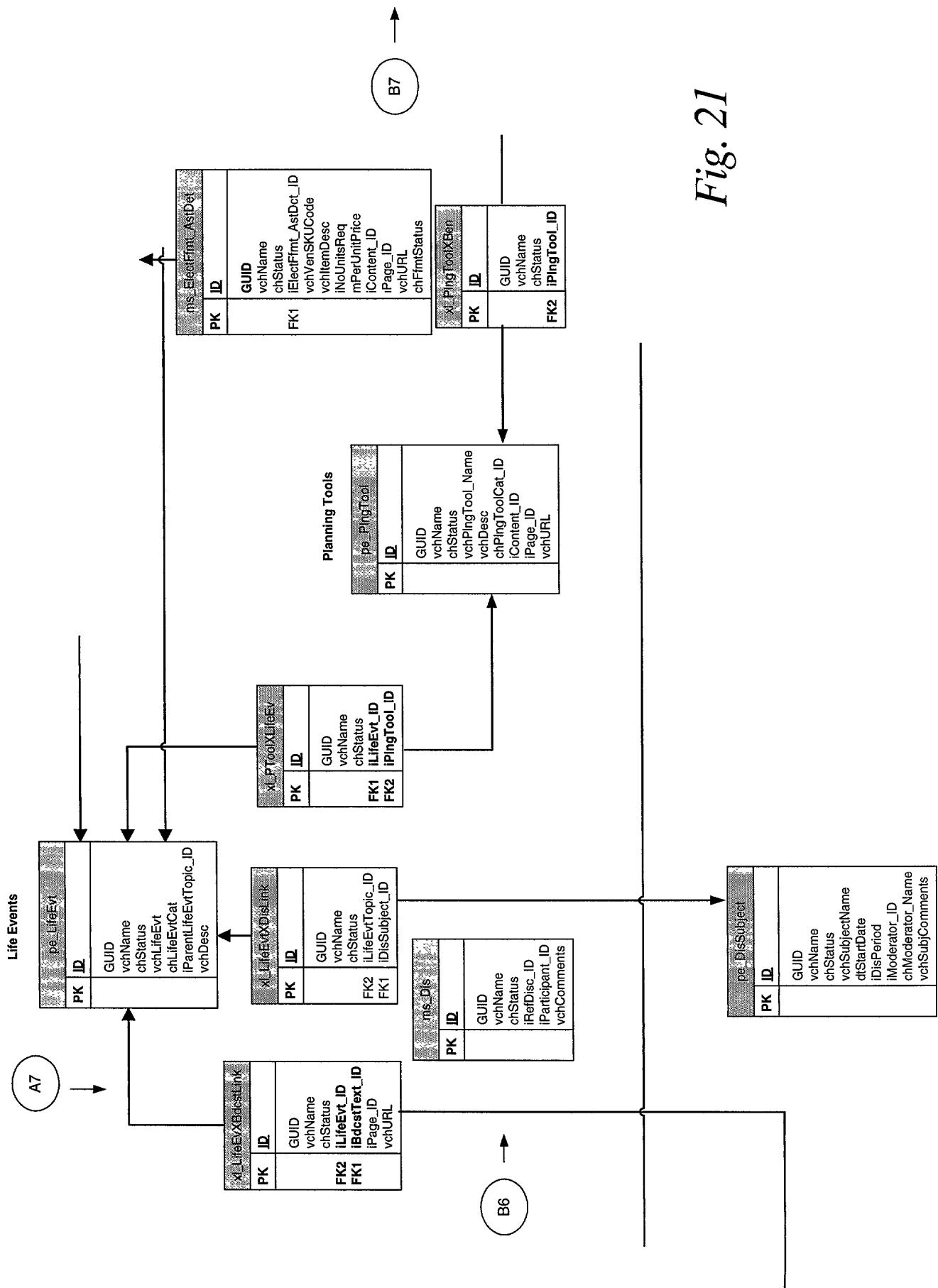
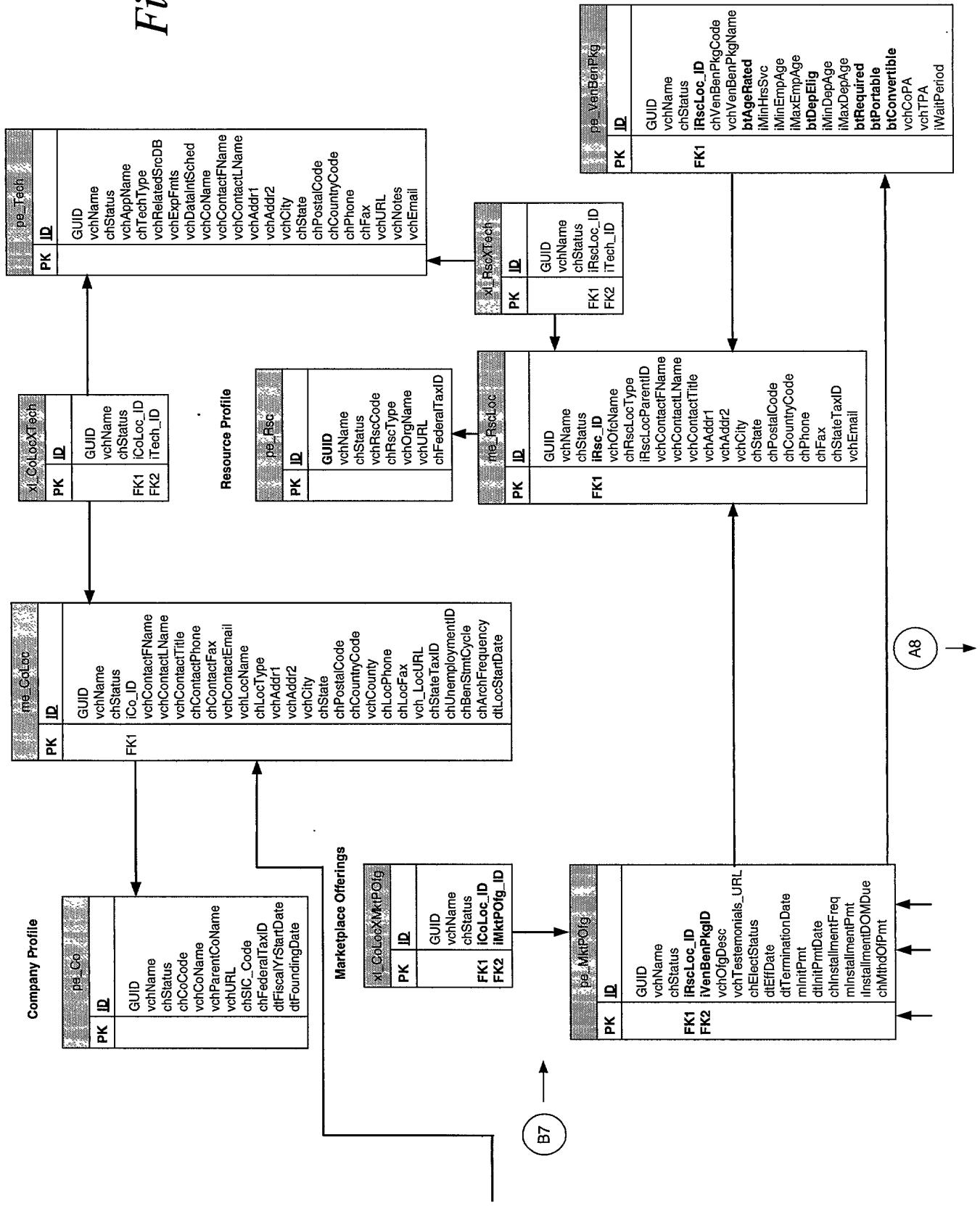
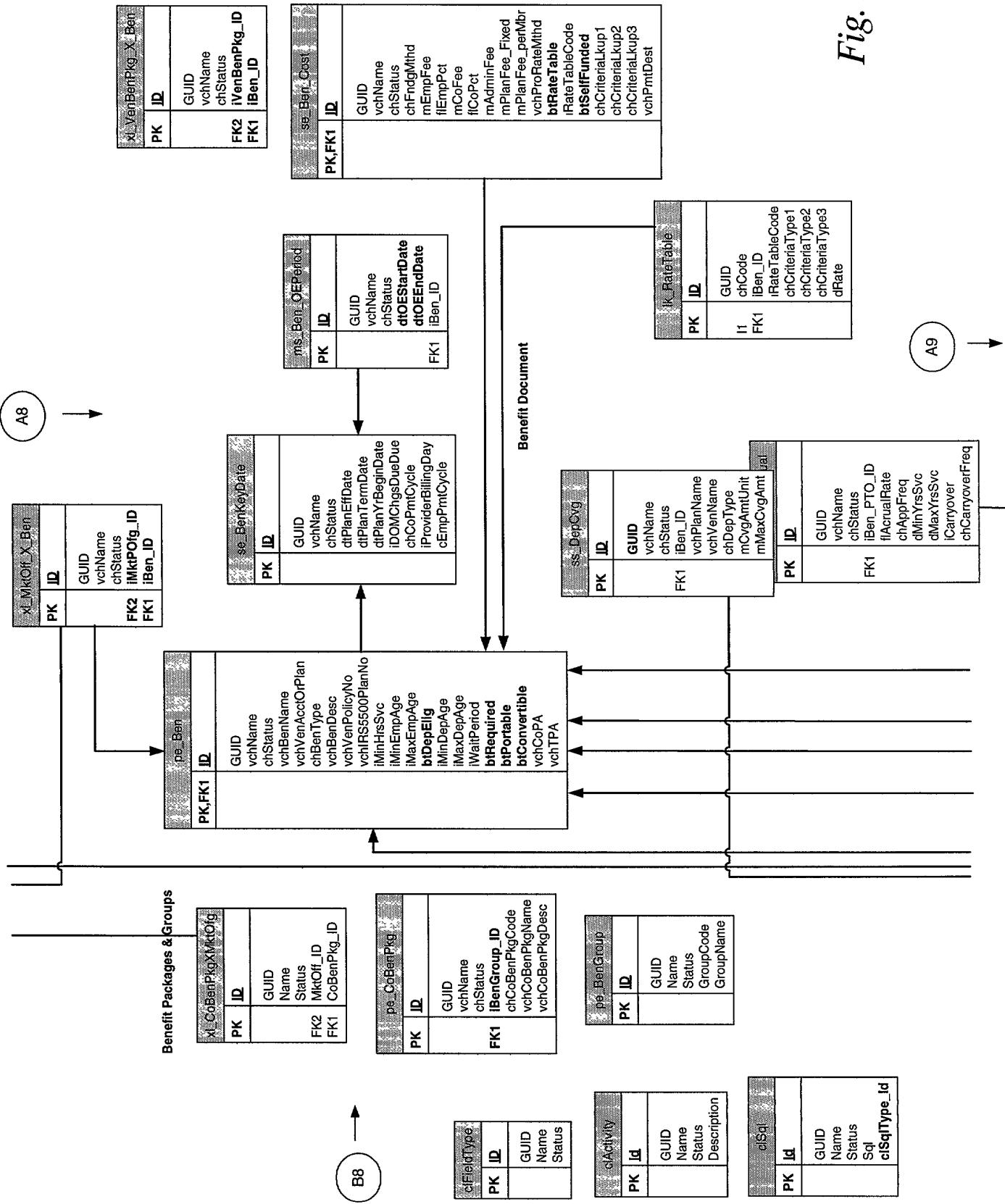


Fig. 22





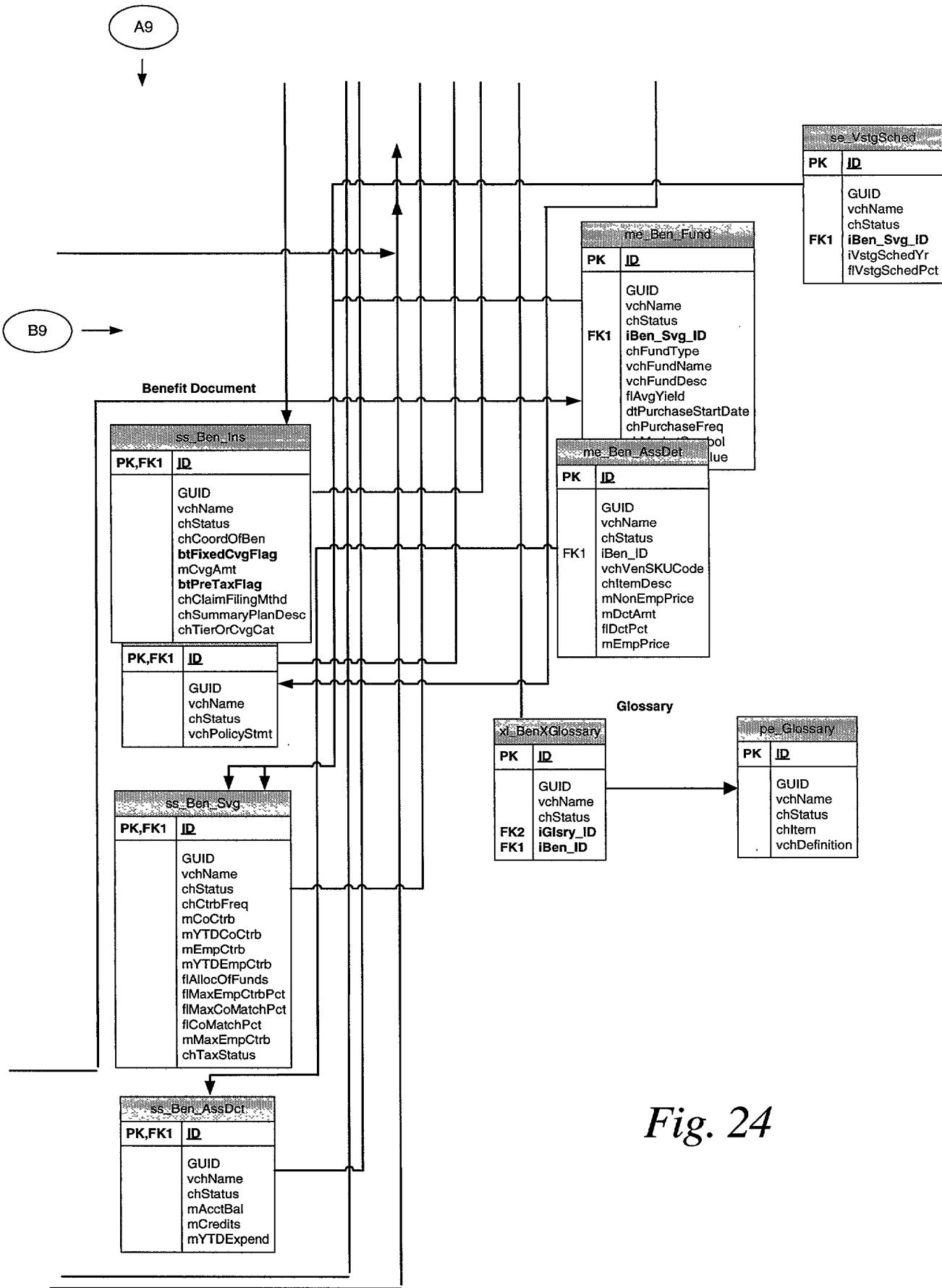


Fig. 24

Lookup Tables

lk_LookupTables	lk_LocType	lk_ComprUseLoc	lk_TaxStatus
PK ID	PK ID	PK ID	PK ID
I1 GUID chCode vchDesc	I1 GUID chCode vchDesc	I1 GUID chCode vchDesc	I1 GUID chCode vchDesc
lk_PurchaseIntent	lk_BonusCommType	lk_RecipType	lk_Entertainment
PK ID	PK ID	PK ID	PK ID
I1 GUID chCode vchDesc	I1 GUID chCode vchDesc	I1 GUID chCode vchDesc	I1 GUID chCode vchDesc
lk_ReqType	lk_FmtStatus	lk_PurchaseOwnership	lk_ComprUseFreq
PK ID	PK ID	PK ID	PK ID
I1 GUID chCode vchDesc	I1 GUID chCode vchDesc	I1 GUID chCode vchDesc	I1 GUID chCode vchDesc
lk_ElectStatus	lk_JobTitleCat	lk_Publication	lk_InvestmentType
PK ID	PK ID	PK ID	PK ID
I1 GUID chCode vchDesc	I1 GUID chCode vchDesc	I1 GUID chCode vchDesc	I1 GUID chCode vchDesc
lk_BonusCommCalc	lk_PmtPlan	lk_DepType	lk_State
PK ID	PK ID	PK ID	PK ID
I1 GUID chCode vchDesc	I1 GUID chCode vchDesc	I1 GUID chCode vchDesc	I1 GUID chCode vchDesc
lk_HeadlineType	lk_Country	lk_EthnicOrigin	lk_Smoker
PK ID	PK ID	PK ID	PK ID
I1 GUID chCode vchDesc	I1 GUID chCode vchDesc	I1 GUID chCode vchDesc	I1 GUID chCode vchDesc
lk_TierCvGCat	lk_Gender	lk_Activity	lk_DeptCode
PK ID	PK ID	PK ID	PK ID
I1 GUID chCode vchDesc	I1 GUID chCode vchDesc	I1 GUID chCode vchDesc	I1 GUID chCode vchDesc
lk_MthdOfPmt	lk_ComprUse	lk_BdesType	lk_RscType
PK ID	PK ID	PK ID	PK ID
I1 GUID chCode vchDesc	I1 GUID chCode vchDesc	I1 GUID chCode vchDesc	I1 GUID chCode vchDesc

A10

Fig. 25

A10



Ik_ReadingFreq	
PK	ID
I1	GUID chCode vchDesc

Ik_MktSymbol	
PK	ID
I1	GUID chCode vchDesc

Ik_PlntToolCat	
PK	ID
	GUID chCode vchDesc

Ik_BenType	
PK	ID
I1	GUID chCode vchDesc

Ik_Purchases	
PK	ID
I1	GUID chCode vchDesc

Ik_InvestOwnership	
PK	ID
I1	GUID chCode vchDesc

Ik_SvcBranch	
PK	ID
I1	GUID chCode vchDesc

Ik_ClmFileMthd	
PK	ID
I1	GUID chCode vchDesc

Ik_FndgMthd	
PK	ID
I1	GUID chCode vchDesc

Ik_AddrMode	
PK	ID
I1	GUID chCode vchDesc

Ik_ReqLevel	
PK	ID
I1	GUID chCode vchDesc

Ik_TechType	
PK	ID
I1	GUID chCode vchDesc

Ik_DivCode	
PK	ID
I1	GUID chCode vchDesc

Ik_RateCriteria	
PK	ID
I1	GUID chCode vchDesc

Ik_AdSsnRehire	
PK	ID
I1	GUID chCode vchDesc

Ik_EmplmtStatus	
PK	ID
I1	GUID chCode vchDesc

Ik_Frequency	
PK	ID
I1	GUID chCode vchDesc

Ik_MaritalStatus	
PK	ID
I1	GUID chCode vchDesc

Ik_OnlineSvc	
PK	ID
I1	GUID chCode vchDesc

Fig. 26

APPENDIX A: Configuration



<input type="checkbox"/> Delete	<input type="checkbox"/> Edit record(s)	Column(s):	Comparison:	Value:	<input type="button" value="Apply filter"/>	
Filter all records in which the field above starts with:						
#/misc A B C D E F G H I J K L M N O P Q R S T U V W X Y Z						
<input type="button" value="Add new record"/>	<input type="button" value="Customize view"/>			Records per page: <input type="button" value="ALL"/> <input type="button" value="10"/> <input type="button" value="25"/> <input type="button" value="50"/> <input type="button" value="GO"/>		
Found a total of 612 record(s). Search took 0.1 seconds.						
<input type="checkbox"/> Id	<input type="checkbox"/> ParentId	<input type="checkbox"/> Name	<input type="checkbox"/> Status	<input type="checkbox"/> Description	<input type="checkbox"/> Type	<input type="checkbox"/> URL
<input type="checkbox"/>	1	0	<input type="checkbox"/>	Manager	0	ug
<input type="checkbox"/>	2	0	<input type="checkbox"/>	Employee	0	ug
<input type="checkbox"/>	3	0	<input type="checkbox"/>	Account Executive	0	ug
<input type="checkbox"/>	4	0	<input type="checkbox"/>	Employer	0	ug
<input type="checkbox"/>	5	0	<input type="checkbox"/>	Old Expert Group	0	ug
<input type="checkbox"/>	6	0	<input type="checkbox"/>	Plan Manager	0	ug
<input type="checkbox"/>	7	1	<input type="checkbox"/>	Company & Employee Profiles	0	sa
<input type="checkbox"/>	8	1	<input type="checkbox"/>	Resources	0	sa
<input type="checkbox"/>	9	1	<input type="checkbox"/>	Accounts	0	sa
<input type="checkbox"/>	10	1	<input type="checkbox"/>	Statements & Reports	0	sa

<input type="checkbox"/>	11	1	Payments	0	sa	sa
<input type="checkbox"/>	12	1	Life Events & Planning Tools	0	sa	sa
<input type="checkbox"/>	13	1	Marketplace	0	sa	sa
<input type="checkbox"/>	14	1	Forum	0	sa	sa
<input type="checkbox"/>	15	2	My Personal Profile	0	sa	http://smartchannels.corelogicsoftware.com/Archive/Prudential/Development/my_myPersonalProfile
<input type="checkbox"/>	16	2	My Benefit Plans	0	sa	http://smartchannels.corelogicsoftware.com/Archive/demo/my_benefits_plan.htm
<input type="checkbox"/>	17	2	My Resource Profiles	0	sa	sa
<input type="checkbox"/>	18	2	My Life Events & Planning Tools	0	sa	sa
<input type="checkbox"/>	19	2	Marketplace	0	sa	sa
<input type="checkbox"/>	20	2	Forum	0	sa	sa
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<input type="checkbox"/>	32	4	Forum	0	sa
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clNodesGlobal - Global Categories

<input type="checkbox"/> 48	12	Planning Tools	0	sc
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<input type="checkbox"/> 50	13	Account	0	sc
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<input type="checkbox"/> 191 41	General	0	General Employee Information	pg
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<input type="checkbox"/> 156 64	Online Access	0	Online Access	pg
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□	167	62	Support Services	0	Overview	pg	http://www.aetnaushc.com/products/pharmacy_faq_mem.html
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□	169	62	Educational Materials	0	Overview	pg	http://www.intellihealth.com/IH/ihtIH?r=331&p=~br,AET st,408 ~r,WSAUS000 ~b,*
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□	172	65	Related Offerings	0	Related Offerings	pg	
□	173	65	Related Life Events	0	Related Life Events	pg	
□	174	66	Autos	0	Autos	pg	http://carpoint.msn.com/home/New.asp
□	175	66	Homes	0	Homes	pg	sc://ShowPage('1,1');

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<input type="checkbox"/>	186	40	Locations	0	pg	
<input type="checkbox"/>	187	40	Reminders	0	pg	
<input type="checkbox"/>	188	40	Elections	0	pg	
<input type="checkbox"/>	189	40	Benefit Groups	0	pg	
<input type="checkbox"/>	190	40	Technology	0	pg	
<input type="checkbox"/>	320	117	Plan Considerations	0	Plan Considerations	pg
<input type="checkbox"/>	192	41	Elections	0	Employee Election Information	pg
<input type="checkbox"/>	193	41	Employment	0	Employment Information	pg
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ବ୍ୟକ୍ତିଗତ କାର୍ଯ୍ୟ ଏବଂ ବ୍ୟକ୍ତିଗତ କାର୍ଯ୍ୟ

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<input type="checkbox"/> 593 589	Adhoc Reporting	0		SC
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<input type="checkbox"/>	276	94	Plan Design Questions	0	Plan Design Questions	pg
<input type="checkbox"/>	277	94	Products Available	0	Products Available	pg
<input type="checkbox"/>	278	94	Employer Objectives	0	Employer Objectives	pg
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<input type="checkbox"/>	292	96	Employee Confirmation Forms	0	Employee Confirmation Forms	pg

<input type="checkbox"/>	293 96	Group Meeting	0	Group Meeting	pg
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<input type="checkbox"/>	326	118	Final Plan Design	0	Final Plan Design	pg
<input type="checkbox"/>	327	118	Activity Log	0	Activity Log	pg
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<input type="checkbox"/>	578	370	Authorization Letter	0	http://www.benefittechnologies.com/Product-Overview.html	pg
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<input type="checkbox"/>	338	60	Keogh	0	sl	
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<input type="checkbox"/>	340	60	Non-Qualified Plans	0	http://smartchannels.corelogicsoftware.com/bti/pphome.htm	pg
<input type="checkbox"/>	341	334	Integrated Statement	0	http://smartchannels.corelogicsoftware.com/bti/licpithome.htm	pg
<input type="checkbox"/>	342	334	Overview	0	sc://ShowForm('10);	pg
<input type="checkbox"/>	343	334	Account Information	0	http://www.prudentialsecurities.com/	pg

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<input type="checkbox"/>	345	334	Support Services	0	pg	http://www2.prudential.com/prudential/wifofmain?openform&formparam={
<input type="checkbox"/>	346	334	Planning Tools	0	pg	http://smartchannels.corelogicsoftware.com/archive/prudential/PI-Institutional-E-Comm/marcus/webdemoenrolled/rp_main.htm
<input type="checkbox"/>	347	334	Educational Materials	0	pg	http://smartchannels.corelogicsoftware.com/archive/prudential/PI-Institutional-E-Comm/marcus/webdemoenrolled/lc_main.htm
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Smart Channels

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□	577	571	Product Carrier Sheet	0	Product Carrier Sheet	pg	
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□	581	370	Plan Information	0	Plan Information	pg	http://smartchannels.corelogicsoftware.com/BTI/plan information.htm
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□	596	370	Carrier History	0	Carrier History	pg	http://smartchannels.corelogicsoftware.com/BTI/postmodern.htm
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□	600	372	Current Plan Discussion	0	Current Plan Discussion	sc	
□	602	600	Current Plan Questions	0	Current Plan Questions	pg	http://smartchannels.corelogicsoftware.com/BTI/current plan questions.htm
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